
THE AMERICAN SHORTHAND TEACHER

A Magazine for Teachers of Shorthand
and Other Commercial Subjects

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Vol. V

NOVEMBER, 1924

No. 3

The Night School Teacher's Work

The first of a series of five articles

By Edward J. McNamara

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Administrative Assistant at the Girls' Commercial High School, Brooklyn*

THERE are many problems connected with evening school instruction that are not common to instruction in day class. These difficulties are frequently neglected because no one has been interested enough or sufficiently rash to mention them and give the solutions. Those who have spent years in training teachers have had their attention focused upon the day schools and have ignored the group whose education is obtained at so much personal sacrifice. Many of the problems of evening school work have never been even formulated for discussion. In the hope that some benefit may accrue to the vast army of conscientious teachers engaged in evening school work, and that the profession as a whole may derive some stimulation from the discussion, the editor has asked me to explain some of the things of interest to the evening school teacher who wishes to make his work successful. Supervisors are often critical; but sometimes they are constructive. It is hoped that these articles will prove to be helpful and suggestive.

In the first place, let us agree that the night school student is entitled to the best we can give him. He comes to us of his own volition after spending his day at work, puts aside all distractions like dances, movies, etc., and places himself in our hands for two hours or more. He gives up one of the most precious treasures at his disposal—time. It is most precious because for the evening school student it is usually so limited, and he is entitled to a good return on his investment. He comes to us with faith and confidence that we will open to him the doors of knowledge, that he will receive encouragement and appreciation, and if the evening school teacher fails through laziness, indifference, or fatigue to give him what he comes for, such teacher may morally have a heavy score against his record. The biggest return in the teaching profession is the moral satisfaction that comes from doing our work, and when a teacher is satisfied with drawing the salary while he rests in his evening class, he is feeding himself on husks and

robbing himself of his real compensation. Unless we can look at our job in the evening schools in this way, these suggestions will not interest you. They are for the teacher who has retained her enthusiasm, who still takes pride in accomplishment, and more pride in accomplishment under difficulties.

Day-School Methods Not Applicable

Many books have been written on the methods of teaching, but all these volumes are useless unless the methods are intelligently used. Many times they are abused because they were written with the instruction of the juvenile in mind rather than the adult that we meet in the evening schools. These books are a wonderful supplement to the teacher with enthusiasm, but they can never take the place of enthusiasm. For teachers who have day-school classes as well as evening-school classes, it is most important that they take into account certain differences that exist in both classes. It will not do to apply day-school methods to an evening-school class. The particular situation should dictate the method to be used, and no method is good unless it fits the situation, no matter what your colleague may say, or what the book may say.

Personal Magnetism Biggest Asset

But the method of teaching a given lesson or series of lessons is not the important thing in evening school work. By far is it more important for the teacher to have that

(The second article of this series will appear in an early issue)

tact, sympathy, and general ability to get along with others; to smile without losing dignity or sacrificing the control of her class; to be pleasant while driving the class and getting the work done. These are the things that go to make the evening school teacher a success. And because it is much easier to get skill in imparting lessons that it is to train ourselves to develop tact, sympathy and personal magnetism, we should consider the successful evening school teacher at the head of her profession, whereas the reverse is often maintained. It matters not whether you work in a public or a private school. The problem is the same.

Differences in Day and Night Classes

Some of the differences that exist between day and evening classes which must be taken into consideration by the evening school teacher are the following:

Seldom is it possible to have homework done. Text-books in some instances are unsuitable. Every evening school teacher must give serious study to the use she makes of the text.

Discipline must be handled from an altogether different angle than that of the day school.

The psychology of the evening class differs materially from that of the day class. The interests of an adult are different from those of a boy or a girl in high school. Attention, concentration, vocabulary, etc., are all different, and this difference must be recognized.

The articles to follow in this series will take up the discussion of these differences as they affect instruction in the evening class. If space permits, we hope also to outline typical lessons for use in theory and advanced classes.

Eighteen Years of Progress

AN interesting brief history of The Business Institute of Detroit, contained in a pamphlet recently sent us by President A. F. Tull, points not only to the wonderful growth of the business training courses he established in 1906, but to the remarkable success of the Institute Conservatory, an innovation started in the Pontiac branch some years ago. So thriving has the Conservatory proved, that a branch was established under Charles L. Wuerth, well-known musician and teacher of Detroit when the Woodward Avenue branch of the Institute was opened.

In 1915 the Pontiac school was started, and

since then two branch schools are operating in Detroit—the East Side, and the Woodward Avenue branches. During the winter months the daily attendance of The Business Institute schools often reaches a thousand.

In addition to the regular stenographic and bookkeeping courses, the Institute is now offering advanced courses in secretarial training, junior and advanced accounting, business organization and administration, and teacher-training.

As an active member of the Detroit Board of Commerce, The Exchange Club, and other

(Continued on page 84)

The Development of Speed in Typewriting

By Jane E. Clem

Head of the Typewriting Department, State Normal School, Whitewater, Wisconsin

WHAT constitutes the speed of a typist? It is not the rate at which he writes during occasional spurts of speed. It is not the rate at which he can write on some pet word or sentence. It is not the rate at which he can write for short periods of time—one or two minutes. It is not the fastest rate at which he can operate the machine, regardless of his accuracy of operation. But it is the rate of writing which he can *consistently* maintain for long periods of time. It is the rate which he can maintain upon *new material*. It is the rate at which he can accurately operate the machine with ease and skill.

Speed is a growth. It is not developed from a few hours or days of practice. It is not developed from haphazard attempts. It comes from regular, consistent effort applied by the learner and maintained by the teacher. It takes team work on the part of these two—the learner and the teacher. The responsibility of speed development in the learner is as much the teacher's as the learner's. It is the teacher who must inspire, coach, and direct the learner in his development of speed.

When does the development of speed begin? Without question, at the beginning. The first attempts of the student represent the first stone of his foundation for speed. His work the first nine weeks should complete this foundation and he should then lay the cornerstone of a thorough knowledge of the keyboard. Upon this he begins to build, making each stone sure with absolute accuracy. These two—speed and accuracy—are essential to each other. They are inseparable. It need not be proved at this time that speed without accuracy is worthless, that fact was estab-

lished years ago. Nor is it now doubted by many that accuracy without speed is of any value, for in our busy world of to-day things must not only be done well but done *quickly and well*.

Teachers sometimes become over-ambitious

for accuracy in the student's writing and require his first attempts as well as all others to be absolutely accurate. This does not hinder the progress of some students, but for most writers it is the surest means of producing slow, plodding typists. What kind of work, then, should be required in these first weeks of typing? The *best* work the student is capable of doing, whether that be absolutely accurate or whether it contain four or five errors.

Tension is something to be avoided by a beginner in typing. But if the beginner is working under the stress of "one copy to be absolutely perfect" he is extremely tense throughout the

writing of the exercise because of his fear of making an error. He is also very liable to resort to poor technique or a chart-sight method of writing, because he is concentrating upon the completion of a perfect copy at whatever cost. On the other hand, if he is asked to do his best work, to write as accurately as possible, this great tension is much relieved, if not entirely removed. The writer is now concentrating upon the *writing* of the exercise instead of upon the *product* of his writing. This shift in concentration will have a most desirable effect upon the student's work. It will replace his fear of making an error with self-confidence. It will help to establish good form in the operation of the machine. It will discourage stopping at each error made and making a new start, substituting continuous writing in its place.



Jane E. Clem
Whitewater, Wisconsin

Emphasize Technique at Very Start

What should be emphasized at the very beginning, must be the question in mind? The answer is evident—those things necessary to form this complex habit of typewriting. First of these is correct manipulation of the machine. This will require intense and perhaps disagreeable effort, but, as the art is acquired, the unpleasant factors are eliminated, and a real pleasure will result when the operation has become fairly automatic.

Correct manipulation really means technique of operation, or good form. Every one knows how the successful athletic coach insists upon good form and recognizes the advantage the athlete has over his rivals in a contest if he does the work of the event in the best form. In typing, as in athletics, there is a best way, which is called good form or technique.

It is psychologically true that the early stages of practice must lead as directly as possible to expert performance. No habits that are bad for expert performance must be built up in the earlier practice. Therefore, every detail in the early training of the typist should be arranged for its direct contribution to the good form of expert performance. The attempt of the student to acquire the correct method of operation will develop a growing interest which will soon bring him to see that the highest skill in typing is attained only by writing in a scientific way, because the scientific way is easiest.

Correct Position

The second point of emphasis at the beginning is correct position at the machine. This, like good form, must be made a habit. Someone once said, "If a beginner in typewriting assumes the correct position and makes that *habitual* the attaining of speed later will be an easy matter." When this statement was made several years ago it sounded like a prophecy. Since then its truth has been proved through the progress made by speed experts. Test it out for yourself in your classes. Compare the progress of your students who take habitual correct and ill positions at the machine and you will be convinced of the truth of the saying. It matters so much more *how* the student writes than what he writes, and particularly is this true through the early stages.

It is not my purpose here to analyse the correct position at the machine. We would not agree upon the details of it. We should, however, agree that there must be complete relaxation, so that perfect ease of operation can be maintained. Rigid neck, stiff arms, cramped or drooping shoulders, tense facial

expressions are to be avoided because they will retard speed.

Third Point to Stress—Accuracy

When the beginner has covered the keyboard lessons and had some practice in continuous writing, he should have acquired the habits of correct operation and correct position. If no exceptions or relapses are permitted, these will very soon become fixed habits and require no more of the concentrated attention of the writer. At this point should be begun the emphasis upon more accurate work than has been accepted. Up to this time the subject of speed should not have been mentioned. Now, the student must be warned to let speed alone until he has acquired habits of accuracy. Of course, when the habit of accuracy has been formed some work must be done to accelerate movement—but this should never be attempted at the expense of accuracy.

Acquiring Speed

The acquirement of speed in typing may readily be divided into three phases. First, the *word phase*, which deals with the letters as individual units. There should be no work in accelerating movement during this phase. Accuracy should be the point of emphasis. Second, the *group phase*, when the letters of words are handled in groups, much as they are in shorthand writing. During this phase some work in accelerating movement can be done so long as accuracy is not interfered with. The third phase deals with the writing of long words, sentences, or paragraphs, and is commonly called the *continuous matter phase*. When this phase is reached the work in accelerating movement can be really begun and should progress as rapidly as the writer's accuracy will permit.

The Speed Curve

These three phases spread over the entire learning period of typing. W. F. Book, of the University of Indiana, and Conrad Kjerstad, of the University of Chicago, have made the best experimental studies of the learning curve in typewriting. According to their reports, if we were to make a curved line showing the development of speed, it would gradually curve upward during the process of learning the position of the individual keys. Then for a time it would run along level. That means that for a few weeks the student would have to practice without gaining any speed. But during this time the student has been unconsciously learning to write syllables instead of letters. Such syllables as *con* and

tion, which are very common, are learned so well that as soon as the mind grasps the fact that one of these syllables is next the fingers automatically write that whole sequence of letters just as before one letter was written. The line now begins to curve upward again quite rapidly while the typist is learning to "short circuit" or combine the letters into syllables. Then there is another period of apparent stagnation, during which the line would be horizontal. During this time, while the student seems to be standing still, he is learning the next step in "short circuiting"—how to write the most common words as a single unit, just as he wrote the syllables. The curve rises again, and then there is another and longer period of stagnation. The typist who has reached this point can write very rapidly and only a very few ever pass into the next stage, in which certain phrases and word groups are "short circuited" and written automatically as a unit. The places in the curve representing periods of stagnation have been called plateaus.

Crossing the "Plateaus"

If the teacher did his work perfectly, would not these halting places in the speed development of pupils disappear and would not the curve of progress be represented by a steady, upward rise with no plateaus and no periods of actual relapse? It is true that the teacher may take certain steps to make these plateaus less disastrous than they would be otherwise. The student may be encouraged to persevere even if he has reached a plateau. Or, if the conditions warrant, he may be encouraged to drop his task for a while and come back to it later, for lack of progress is sometimes due to fatigue, and a rest will restore the capacity for progress to its original efficiency.

The teacher may see that the learning proceeds by carefully graded steps; that the learner does not attempt a new type of skill until he is ready for it. The teacher may see that one of the chief factors in success has a chance to operate—self-confidence in one's ability to do the work. The student may depend too much upon praise and become discouraged if praise is not given when he thinks it should be. Between excessive praise and the absence of all commendation, there is a medium which the skillful teacher will soon recognize.

This psychological theory of speed development should be known by teachers of type-writing and understood sufficiently well to give its fundamental principles to the students. This will prevent the student from becoming discouraged when he reaches one of the periods of stagnation. If he can be brought to see that this period of stagnation is only a period when he is assimilating the

many things learned during the previous period of very rapid advance, and if he will continue his practice with the same interest and effort, this plateau will be followed by another period of progress.

Learning to typewrite is simply acquiring certain sets of habits. So a set of lower-order habits must be made automatic before habits of a higher order can be given attention. These plateaus should, therefore, be looked upon as necessary to the acquisition of skill in typing. One psychologist has very aptly called the plateaus "periods of real but hidden progress."

Where to Gain Speed

The quest of speed with accuracy must be pursued by both teacher and student working together, intelligently, with a steady, definite purpose in view and a knowledge of the steps in the learning process. The problem of high speed will be solved so far as the how and the why of it are concerned when we have found the quickest way in which the keys can successively be struck.

Where, then, can speed be gained? These two facts must be considered: (1) A typist cannot gain speed by cutting out or abbreviating words, for there are just so many words to write, each composed of just so many letters, in the writing of which just so many different keys must be struck. (2) A typist does not write a whole page at a time, nor a whole paragraph, nor a whole sentence, nor a whole word. He writes but one letter at a time. He strikes but one key at a time. From these two facts it follows that the best place to gain speed is in the time saved in striking each individual key. If a typist will learn how to strike each key in a little less time, he will write each word more quickly and more words per minute.

The problem of speed, then, reduced to its lowest terms, is the problem of saving a little time on every key-stroke. If a typist writing at forty words a minute—the average rate of speed—can learn to save one-twelfth of a second per key-stroke, he will increase his speed to sixty words a minute; and if he can learn to save an additional one-twelfth of a second per key-stroke, he will increase his speed to eighty words a minute.

How to Gain Speed

This brings us to the question, how can speed be gained? That is practically the same as asking how can each key-stroke be made in the shortest possible time? There are six factors that must be made a study in attempting to answer this question, namely: (1) Correct position at the machine; (2) even, rhythmic stroking of the keys; (3) accurate

fingering; (4) concentration; (5) continuous operation of the machine; (6) perfect mind and muscle cöordination.

Rhythm

Enough has already been said regarding the importance of correct position at the machine. Rhythm of stroke is an essential to speed for two very special reasons: It conserves the energy of the typist, thus adding to his powers of endurance for long periods of writing; and it is an absolute aid to correct fingering, one of the most important of these factors.

Accurate Fingering

Each finger has certain definite keys to control, and no others. No haphazard operator can ever hope to be expert. Each finger must be assigned its own work, and it must do that work and nothing else. Each finger must be kept near the keys which it controls, ready to strike any one of them without hesitation or delay. The nearer the finger is to a key the shorter distance it will have to move in striking it, and the more quickly it can make the movement required. Then, the fingers must move independent of the body of the hand. The beginner in typing wants to move his whole hand every time he strikes a key. This is a common cause of inaccuracy and low speed. Many operators never overcome it. Lastly, the fingers must move independent of each other. The muscles of the hands and fingers are so arranged that when any one finger is moved, there is an involuntary tendency to move the other fingers also. Before speed or accuracy can be gained these muscles must be brought under control so that each finger can move without influencing the others.

Concentration

The importance of concentration can hardly be over-emphasized, because no work of any value can be done on the typewriter until the student has learned to concentrate. The more highly the habit of concentration is developed the more accurately the typist can write, and eventually the faster he can write. Concentration makes it possible to get a deep impression of each movement and facilitates, thus, the making of that movement again. If it is difficult to concentrate on something to which the attention has already been given, try to bring some new interest into it; as, for example, by timing the writing for a minute or two, or by arranging the material in some other form, like sentences.

Continuous Operation

The expert typist is distinguished as such largely by his continuity of writing. Hesitation and uncertainty are fatal to typing and

produce spasmodic writing which cannot be called speed. It is the continuous movement of the carriage line after line that produces the gross words.

Coördination

The typist should early in the training for speed be made to recognize the importance of mental control. The mind should absolutely control every action. The return of the carriage, independent action of the fingers, technique, the riveting of the eyes upon the copy; all these and others can only be attained by the exercise of mental control. Great musicians will not permit interruptions during their practice periods because of the mental distraction caused, and surely this should be a lesson for typists. Many errors in typing are due to a lack of mental control; many errors are likewise due to a lack of muscular control. Can we not conclude that a greater mental control will eliminate many of these errors due to a lack of muscular control, when we realize that the mind directs the muscles?

Physical Fitness

To these six factors just discussed we should perhaps add another—physical fitness. No individual who is "a bundle of nerves" has any business taking typing. It will overtax the nervous system. In order to do good speed work a student must have steady nerves.

Persistent, Systematic Practice Leads to Speed Goal

Speed on the typewriter comes much easier to some than to others, and for these latter people it takes just that much more persistent and systematic practice. And practice does not mean just typing. If just typing and typing would increase speed, all typists would become fast writers after a year or two of office experience. A well-directed plan of study is fundamental and regularity of practice is absolutely essential. There must be an intense desire to acquire speed. There must be a willingness to work for it and hard work. How did Albert Tangora win the championship? Certainly not by reading how somebody else did it! But by learning how somebody else did it and going over the ground faithfully, enthusiastically, adding the power of his own imagination, backed up by steady, persistent work, with his eyes fixed steadfastly on the goal. And now that he has attained it, he will not stop, because right back of him are others of ambition ready to wrest first place from him. If the would-be speed operator can get some of that sort of ambition back of his fingers from the beginning, nothing can stop him!

Program of the Annual Convention of

National Commercial Teachers' Association

Hotel Brown, Louisville, Kentucky, December 28-31, 1924

Henry J. Holm, President
Gregg School, ChicagoJohn Alfred White, Secretary
Emerson High School, Gary, Indiana**Sunday Evening, December 28**

Special Service in one of the Louisville Churches

Monday Morning, December 29

REGISTRATION

8:00 o'clock

GENERAL FEDERATION MEETING

10:00 o'clock

Address of Welcome by the Mayor

Response

President's Address

SPECIAL LUNCHEONS as groups may desire

12:00 o'clock

Monday Afternoon, December 29

PRIVATE COMMERCIAL SCHOOLS DEPARTMENT

12:00 TO 3:00 o'clock

President, W. M. Dowden, Lansing Business University, Lansing, Michigan

BUSINESS COLLEGE MANAGERS' LUNCHEON (SUGGESTIVE PROGRAM)

Advertising, by A. L. Walters, Littleford School, Cincinnati, Ohio

Public School Relationship, by A. F. Tull, Detroit Business Institute, Detroit, Michigan

Managers' Relation to the Business Public, by B. F. Williams, Capital City Commercial College, Des Moines, Iowa

Value of Dinner Club Membership, by John E. Gill, Rider College, Trenton, New Jersey

DEPARTMENT MEETING

President's Address, by W. M. Dowden

What Does the Future Hold for the Business College, by L. P. Southern, Southern Brothers' Fugazzi School of Business, Lexington, Kentucky

Discussion by P. S. Spangler, President, Duff's Iron City College, Pittsburgh, Pennsylvania, and W. N. Watson, Lincoln Business College, Lincoln, Nebraska

Is the Private Business School Holding Its Position in the Educational Field, by H. E. V. Porter, President, Jamestown Business College, Jamestown, New York, and L. R. Brandrup, Mankato Business College, Mankato, Minnesota

PUBLIC COMMERCIAL SCHOOLS DEPARTMENT

1:00 TO 3:00 o'clock

President, F. J. Kirker, Junior College, Kansas City, Missouri

(Twenty minutes for each speaker)

The Class Method of Teaching Bookkeeping, by Elisabeth Baker, Commercial High School, Atlanta, Georgia

Retail Selling, by Helen Haynes, Emmerich Manual Training High School, Indianapolis, Indiana

Should Accounting be Taught in the High School, by L. E. Terry, Central High School, Kansas City, Missouri

Teaching Commercial Arithmetic in the High School, by J. Clarence Howell, Detroit High School of Commerce, Detroit, Michigan

Discussion

BUSINESS ROUNDTABLE

3:00 o'clock

Chairman, Jay W. Miller, Knox School of Salesmanship, Oak Park, Illinois

(NOTE: This program is based on replies received from a questionnaire sent to practically all members of the N. C. T. F. It is hoped, therefore, that the program fairly accurately represents the subjects in which the majority of commercial teachers are interested.)

BOOKKEEPING AND ACCOUNTING

A Practical Schedule in Advanced Accounting, by D. E. Short, Jr., C. P. A., Fall's Business College, Nashville, Tennessee

Accounting—Its Place in the High School Course, by A. L. Percy, School of Business Administration, Boston University, Boston, Massachusetts

Using Arithmetic Solutions and Proofs as a Preparation for Accounting Statements, by W. R. Kiddoo, Goldsey College, Wilmington, Delaware

Correlation of Penmanship and Bookkeeping, by Clara B. Schulte, Senior High School, Dubuque, Iowa

General Discussion

PENMANSHIP

Side-Dishes of the Penmanship Class, by H. M. Heaney, Davenport-McLachlan Institute, Grand Rapids, Michigan

Arousing Enthusiasm in Penmanship, by A. M. Hinds, Supervisor of Writing, Louisville, Kentucky

General Discussion

SHORTHAND ROUNDTABLE

(Program to come)

3:00 o'clock

(Continued on page 72)

Monday Evening, December 29

Left open for meetings of the National Association of Accredited Commercial Schools, the National Association of Vocational Schools, and any other affiliated groups.

Tuesday Morning, December 30

GENERAL FEDERATION MEETING

9:00 O'CLOCK

Two addresses

Business Meeting, Election of Officers, and Selection of Next Place of Meeting

SPECIAL LUNCHEONS as groups may desire

12:00 O'CLOCK

Tuesday Afternoon, December 30

BUSINESS ROUNDTABLE

1:00 TO 3:00 O'CLOCK

SALESMANSHIP

Specific Methods in Advertising and Selling, by *L. P. Southern, Southern Brothers School of Business, Lexington, Kentucky*A Salesmanship Program that Gets Results (High School), by *C. R. Crakes, Moline High School, Moline, Illinois*The Salutory Effect of Salesmanship Instruction upon the Whole Student Body, by *Clark E. Harrison, Draughon's Business College, Atlanta, Georgia*

General Discussion

PERSONAL DEVELOPMENT

Developing the Personality of the Student, by *W. A. Robbins, Lincoln Business College, Lincoln, Nebraska*Teaching Personal Development in High School, by *Marie Driscoll, Senior High School, Eveleth, Minnesota*

General Discussion

BUSINESS MEETING

Election of Officers

SHORTHAND ROUNDTABLE

(Program to come)

1:00 O'CLOCK

PRIVATE COMMERCIAL SCHOOLS DEPARTMENT

3:00 TO 4:30 O'CLOCK

A Suggestive Course of Study for the Business College, by *J. Herbert Snyder, Spencerian Commercial College, Louisville, Kentucky*Discussion by *M. E. Davenport, Davenport Business Institute, Grand Rapids, Michigan*, and *Alice V. Wylie, Office Training School, Memphis, Tennessee*How the Teaching of Salesmanship Can Be Made Profitable, as a Course, As a Requirement in a Course, by *W. E. Douglas, Golday College, Wilmington, Delaware*Discussion by *J. F. Fish, Northwestern Business College, Chicago, Illinois*, and *F. L. Dyke, Dyke School of Business, Cleveland, Ohio*

PUBLIC COMMERCIAL SCHOOLS DEPARTMENT

3:00 TO 4:30 O'CLOCK

(Twenty-five minutes for each speaker)

Standardized Tests in Typewriting and the Supervision of Typewriting Instruction, by *Paul Lomax, Assistant Professor of Commercial Education, New York University, New York City*Duties of Directors of Commercial Work in the City, by *I. R. Garbutt, Director of Commercial Education, Cincinnati, Ohio*Commercial Contacts for Commercial Teachers, by *E. D. Kiser, Forrest Avenue High School, Dallas, Texas*

Discussion

Election of Officers

Tuesday Evening, December 30

FEDERATION BANQUET

6:00 O'CLOCK

Address

Social

Wednesday Morning, December 31

SHORTHAND ROUNDTABLE

(Program to come)

9:00 O'CLOCK

BUSINESS ROUNDTABLE

9:00 O'CLOCK

What I Expect Your Graduates to Know, an address by *Frank Cassell, Vice-President and General Sales Manager, Belknap Hardware and Manufacturing Company, Louisville, Kentucky*

BUSINESS ADMINISTRATION

Business Administration Course: Length, Scope, and Content, by *George A. Macon, Supervisor of Commercial Education, Memphis, Tennessee*, and *M. F. Denise, Drexel Institute, Philadelphia, Pennsylvania*

General Discussion

SYMPOSIUM—MY HOBBY IN TEACHING

Characterology: What It is and How I Teach It, by *C. E. Wade, South Dakota School of Business, Watertown, South Dakota*Thrift and Its Correlation with Commercial Subjects, by *Willard H. Indra, Waterloo High School, Waterloo, Iowa*Intelligence Testing and Its Significance to Commercial Teachers, by *A. H. Hellmich, Grover Cleveland High School, St. Louis, Missouri*Short Outlines for the Student, by *E. W. Atkinson, Fifth Avenue High School, Pittsburgh, Pennsylvania*Public Speaking—Its Relation to Commercial Education, by *James E. O'Brien, Moorcroft High School, Moorcroft, Wyoming*

Free for All—General Discussion

FEDERATION LUNCHEON

12:00 O'CLOCK

Inauguration of Officers

Address

Adjournment

Keeping Your Students Interested

The Third of a Series of Articles on the Use of the Gregg Writer Credentials, with Pointers as to How Best to Present the Monthly Tests and Teachers' Class Drills

By Florence E. Ulrich

Editor, Art and Credentials Department of The Gregg Writer



If you were to give several thousand bricks to the best brick mason in your city and tell him to build you a garage, there is one question he is sure to ask you—"How do you want it built?" In other words, how must it be constructed, on what plan is it to be built? If you know and can tell him just how it should look when it is finished and how to go about constructing it, in all probability he will build it satisfactorily for you.

Past experiences have taught us that a teacher develops good writers or poor writers from the very first lesson in shorthand that she teaches, and the results depend almost entirely upon her ability to teach the student how to build up a good outline. If during that first lesson she can combine her ability to do, to show, and to explain correct shorthand outlines, she will start the student thinking aright and practicing aright. A little encouragement and guidance from her will help them to deepen these first impressions—make grooves in the brain that will make future performances a matter of habit.

To do this, it is necessary that you persuade your students to work up a perspiration by giving them the necessary inspiration—then fewer employers will be driven to desperation when looking over the transcripts that result from a day's dictation.

Illustrate Your Presentation

Students like to know the reason for doing things, and by satisfying this natural curiosity, you will find that they take hold of the task with eagerness rather than with reluctance. Explain the necessity for observing the proportionate lengths of strokes and size of vowels; explain the reason for writing the curves correctly; show them how the use of the get-away stroke at the end of characters increases speed; let them see what a difference it makes to have all of the writing uniform in slant with proper spacing between

outlines. If you use blackboard illustrations freely in the presentation of the penmanship lesson, you will find it a great advantage not only in impressing on the students' mind the correct forms, but in pointing out the inaccuracies of form that are likely to occur. Blackboard illustrations also help to rivet the attention, and make explanations clearer and more interesting to the students. It seems hardly necessary to mention the other extreme to which teachers are prone to go sometimes—that of writing and talking so much that there is not sufficient time left for the students' practice. None of our teachers are so addicted. I am sure. The explanations given during a penmanship lesson should be clear but concise, thereby allowing students all the time possible for practice.

Give Students Goal

And last, but not least, show the students something tangible that they can strive for, and that when won will represent successful accomplishment of the task they are doing. Many of our teachers use specimen copies of the various certificates and awards issued by the Art and Credentials Department of the *Gregg Writer* for this purpose. The department will be very glad to send you specimen copies of each of the certificates it issues for use in posting upon the bulletin board, if you will write for them. To encourage and inspire the students to take part in the O. G. A. Contest would be a fitting climax to their year's efforts in establishing a good, practical style of shorthand writing.

We were delighted this summer to have visits from several students, one of whom came all the way from Colorado, and I remember that she said to me while speaking of her teacher, "Oh, we just love her. She makes our work so interesting that— Well, we should feel very badly, indeed, if we had not made her proud of us in this year's O. G. A. Contest."

How refreshing that kind of teaching is. It is this quality—the stimulation that your students get from your presence—that makes

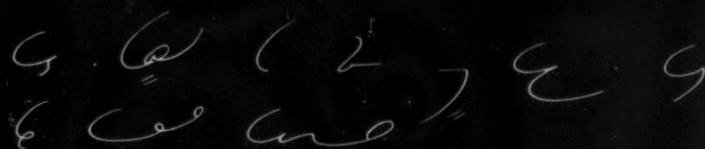
O. G. A. PENMANSHIP DRILLS



1.



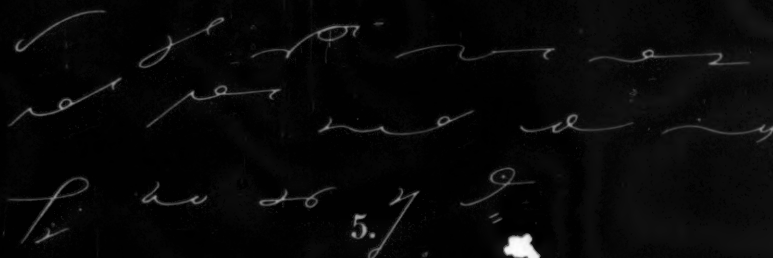
2.



3.



4.



5.



6.

your teaching effective and, incidentally, makes your students successful. What you did last year in the contest, and what your students

did, you can do again this year. It is a praiseworthy achievement. Why not keep it up?

Class Drills on the November O.G.A. Test

WE have just returned from a glorious motor trip through those quaint old New England coast towns, and are still under the spell, as it were, of the enchantment of Autumn's loveliness, still feeling the sensation of breathing the clear, crystal air. Those of you who have had the privilege and pleasure of seeing the beautiful Berkshires in Autumn dress, of loitering in the depths of the sturdy Maine woods, of viewing the majesty of the White Mountains, will enjoy Mr. Townes' reflections on Autumn given as the test copy this month. The fresh-

ness of its content is not our only reason for giving you the copy, however. It has in it many good outlines for practice. The copy, as a whole, is easy to write—many of the outlines, such as *dreams, must be, October, November, et cetera*, are favorites of ours. They are so graceful when they are written correctly! Freedom and grace in shorthand writing are the qualities that every shorthand writer should strive for. The satisfaction that comes with this accomplishment is worth the effort.

Now for suggestions on this month's copy.

Movement Drills

Drills 1 and 2

I think that if you were to take Drill 1 only this month and master it in your shorthand classes, you will have made real progress—I mean if your students can write a perfect *f*, *v*, *b*, or *p*, (even when standing alone) at the end of this month's practice they will have accomplished a great deal. It is absolutely necessary to master the skeleton strokes before much headway can be made with combinations of strokes. The exercises in Drill 2 give the motion involved in writing the combinations *pr*, *pl*, *br*, and *bl*. Some

writers make the mistake of writing these combinations with a pause at the downstroke, and it results in a jagged line, sometimes an angle. It should be made with one impulse of the pen. While there are no *bl* combinations in the test matter this month, there are many *pr* and *pl* combinations, and they should be practiced until they can be made fluently.

When the exercises in Drill 1 and 2 have been practiced sufficiently, begin practice on Drill 3.

Drill 3

persist, Bryant, but, fallen, November, purple, perfect, peace, plenty, proclaim

Circle Joinings

Drill 4

Even, asleep, barbaric, far, beautiful, beauty, power, bin, barn, proud, weep

Some of the other words containing these consonant strokes require more attention because of the delicacy of the vowel joinings. You can daub paint on a canvas "any old way" and the result may, perchance, look like something, but, if you really want to make a great picture, it is necessary to bring skill and deftness to your aid when manipulating the tiny hair brush or the palette knife. A stumbling block for some writers is the joining of the circles to the downward curves.

Either the circle does not fit up closely enough to the junction, or it is left open, or retraced.

One of the most beautiful combinations we have is the *ev* combination if it is correctly written. Try it. Remember that the small circle should be kept very small—a mere turn of the pen—it should start with a small, almost straight stroke to the left so that it will close at right angles with the consonant stroke. It should be written smoothly, with

a single impulse of the pen. In combinations where the circle comes between *p*, *b*, and *l* or *r*, the circle fits up snugly to the junction of the two curves. Do not have a space between the circle and the downward stroke. To emphasize this point, alternate the words *bell* and *boil*. It is easy to see why the circle

must fit up closely to the *b* and *l*. There is a tendency sometimes to have too much curvature at the bend of the *p* and *b* when followed by other consonant strokes, such as *t* or *k*. Study the illustrations in Drill 4 critically. Then practice each outline until you can write it easily and rapidly.

The "Get-Away"

It is unfortunate that we cannot show you in the plates reproduced here just how the get-away stroke should look, but it is almost impossible to retain the delicate, tapering end-strokes in reproduction. A teacher who was in our office recently confided that she experienced considerable difficulty in writing the get-away stroke without the fade-out. Of course, she couldn't see that the get-away stroke is the fade-out stroke in the examples given in the magazine because the faint end-stroke will not reproduce. Watch the slant of all of the characters, particularly *f* and *v*,

and keep them uniform throughout the copy. So much has been said about *r* and *l* that we shall leave it to you this month to call attention to the writing of these curves, and to give special drills on them if necessary. The straight strokes should be kept straight, be uniform in slant, and have good proportion. If there are any other phases of the work that give your students trouble, originate some drills that will help them. Some of the other words in the test that might be practiced with profit to the student are given in Drill 5.

Drill 5

Autumn, saddest, countenance, garments, crimson, treads, dreams, scarlet, royal, glorious, majestic, sorrow, zenith, strangely, Indian.

Simple Phrases

Conclude this month's practice with special work on the phrases. Our observation has been that students do not pay enough attention to the phrasing of little words. The

short phrases given in the Eleventh Lesson of the Manual will furnish excellent practice from time to time. The joining of simple words should become a matter of habit.

Drill 6

So many, of us, of the, I cannot, agree with, to me, this time, has never, must be, if we are, to judge, of her, is not, at the, when that, we call, when the, overflowing.

Drills Criticized Free

Attention of the teachers, please! Have you read about the free examination of students' penmanship drills offered by the Art and Credentials Department of the *Gregg Writer* this month and subsequent months during the Short Course in Penmanship? If you are experiencing difficulty in arousing your students to the task of improving their shorthand penmanship, you might like to use this means offered by the Credentials Department of spurring them on. When sending in the budget of papers from your class or classes this month, have all of the papers the same size and quality. Each student should write on the top of his paper his name, the name of the school, city and state, the date, and underneath that, the words "for

approval" before handing it to you. When you have collected all of the papers that you plan to send in on this set of drills, put them into an envelope either flat or neatly folded (do not roll), and address it to the Editor of the Art and Credentials Department of the *Gregg Writer*. In the lower left-hand corner of the envelope write "Penmanship Drills for Approval." By following these brief instructions, you will greatly aid us in handling the papers promptly. Let us join forces in our team practice so that the results of this year's O. G. A. Contest will be better than any we have had heretofore. The Contest will be announced and copy given in the December *Gregg Writer*. Be sure your club orders are in early for that issue.

EDITORIAL COMMENT

ON SUNDRY TOPICS

Objectives in Typewriting

THE main objective in typewriting is a correct operating technique. That is fundamental, and without it all the rest that follows might just as well be taken out of the reckoning, for it will avail little. Nothing can take the place of skill in operating the keyboard and the other operative features of the typewriter.

During the next month or so thousands of students will be struggling with this one problem—operating technique. Many of them will come out of the ordeal typewriting cripples, handicapped during the rest of their typing experience, because they did not realize or could not be made to see the importance of learning correct methods from the start. To learn to operate the typewriter skillfully is quite a simple matter if it is approached in the right spirit, the initial steps taken in easy stages without too much pressure put upon reaching the ultimate objectives.

The first step is to learn the location of the keys. The second, to train the fingers to *know the location*—to so train them that they automatically make the reaches from one key or group of keys to another through the muscle memory sense. The learning of the location of the keys so far as being able to recall a visual image of the keyboard is a pure feat of memory; to learn to make the reaches is quite another matter. It involves a great deal of careful practice—repetitive practice *with the attention centered on just what is going on*, combined with enough of sentence practice to balance the operation. And this process is many times needlessly drawn out by many teachers. Such books as the New Rational provide scientifically constructed material that gives the maximum of practice, leading toward a definite goal, with the minimum of effort. Moreover, these exercises have a permanent value in building up a usable vocabulary.

Vocabulary—the ability to type rapidly and accurately the commonly recurring words and the frequent letter combinations—is basic. Speed in covering this ground and greater interest is now provided by the use of the Rational Rhythm Records which are adapted

particularly to the New Rational exercises. One of the greatest difficulties in any repetitive work is to maintain interest. Few students are endowed with the will power or have the natural enthusiasm for performing operations over and over again until technical perfection is acquired. They have not the vision to see the purpose of such work. Here is where enthusiastic teaching is a factor of importance. The records stimulate interest; increase production enormously—not production in sense of a great number of lines written, necessarily, but production in the sense of acquiring habits of writing correctly and rapidly.

The final objectives in typewriting—an efficient copying speed, correct arrangement of materials, power to handle new problems effectively, in other words turning out finished pages of practical problems—is brought much closer to the beginning stages in learning by concentrated effort on operating technique. The whole attention should be directed in the beginning to acquire correct methods; correct copy will then come as a natural correlative.

—R. P. S.

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Our New Address

AFTER November first the Publishing company, the *Gregg Writer*, and the *American Shorthand Teacher* will be located in the splendid new office building on West Forty-seventh Street, at Fifth Avenue. Two floors have been secured. These are being converted into spacious and artistic offices where it will be a joy to work and to meet our friends. The executive and general offices will be located on the top floor, which rises above all the surrounding buildings, giving a magnificent view of the city for miles around. The mailing and shipping departments and the magazine activities will be located on the third floor.

Separate Correspondence

Please address all communications about the *Gregg Writer* or the *American Shorthand Teacher* to 16 West Forty-seventh Street,

New York City. Any communications regarding books should be sent to the office of the Gregg Publishing Company with which you ordinarily deal. The new address of the New York Office of the Gregg Publishing Company is Twenty West Forty-seventh Street, *not the same as our magazine address.*

While we are always glad to accommodate our friends by referring matters to the Gregg Publishing Company for them, this necessarily causes some delay in the filling of the order, which could be avoided by sending the order or inquiry about books direct to the proper office.

For instance, if a teacher in Spokane, Washington, sends us in one letter an order for subscriptions to the magazine and for a shorthand dictionary also, we must forward the book order to the San Francisco Office of the Gregg Publishing Company and the order is delayed. Whereas, if the order for the book had been sent to the office of the Publishing Company originally, the book would have been received eight or ten days

sooner. A delay is caused by any combined book and magazine order, though both may be for New York City—hence the separate street number assigned for the magazine mail, which we ask you to observe.

Another cause of delays in filling subscription orders is the fact that very often they reach us without a remittance. As the *Gregg Writer* and the *American Shorthand Teacher* have no provision for carrying accounts, they are able to enter subscriptions only when the remittance has been received. So in these cases it is necessary to send a memorandum bill, which causes several days' delay in the final disposition of the order.

We want to serve you as well and as promptly as we possibly can, and the suggestions just made are given with the intention of making it possible for us to serve you more efficiently.

REMEMBER—ALL MAGAZINE MAIL
TO 16 WEST 47TH STREET!

—L. A. L.

Two Popular Educators Wed

JUST as educational interests were contemplating the new school year, an event of importance and unusual interest was introduced into Chicago school circles. The occasion was the marriage of Mr. William Bachrach, supervisor of commercial work in the Chicago High Schools, also director of the Continuation Schools, to Miss Valentina Denton, in charge of the Commercial Department in the Parker High School of that city. The ceremony was performed on August 7 at Frankfort, Michigan, the summer home of the bride.

Both Mr. and Mrs. Bachrach enjoy an ever-widening circle of friends and acquaintances who will be glad to learn of the happy event. For some years Mrs. Bachrach has been an active participant in Chicago's program of commercial education, where problems of organization are quite as varied as problems of instruction. Strongly inclined to research, believing it the imperative duty of the commercial teacher, her accomplishments along experimental lines have reflected much credit upon her talents. Because of her keen interest in the "new things" in the profession, places of leadership in local teachers' organizations gravitate to her from time to time. In addition to these, and the direction of a large department, Mrs. Bachrach is

identified with the training of commercial teachers in the summer session of the Chicago Normal College. Those acquainted with her contribution to the larger work recognize it as the outgrowth of an earnest desire to equip the commercial student with the best training possible.

The groom, as already indicated, fills a large place in the Chicago system. Furthermore, his contributions to the profession are numerous and varied. Notable among his achievements is the Vocational Education Association of the Middle West, an organization which he initiated some years ago and which now is recognized as one of the strongest factors in promoting vocational and commercial education in the public schools. Since it was organized, Mr. Bachrach has served continuously as member of the Board of Directors and for one term as president. Giving further expression to his professional inclinations, Mr. Bachrach is active in the State Teachers' Association, the Union League Club, and the Chicago Association of Commerce, where he holds a prominent place on the Educational Committee.

With those who have offered felicitations this magazine voices like sentiments. May the happy event be followed by constantly recurring happiness.

Southern Commercial Teachers' Association

Plan Big Meet in Atlanta

November 28-29

IN fourteen southern states, teachers in business colleges, high schools, and higher institutions of learning are looking forward to the third annual convention of the Southern Commercial Teachers' Association at the Ansley Hotel, November 28-29.

The fact that, on Thanksgiving, the greatest football game in the South—between Georgia Tech and Auburn—will be played at Grant Field, with this meeting of commercial teachers who are preparing men and women for the game of life following immediately after, makes both events of great interest. The railroads are giving reduced rates for the game, and teachers who come on Thanksgiving day may get the benefit of these low fares. Tickets for the football game may be secured by writing the Athletic Director, Georgia School of Technology, Atlanta.

President Willard J. Wheeler of the Southern Commercial Teachers' Association has appointed three chairmen for each state—one to work up interest among business college teachers; one for high schools, and an-

other for the higher institutions. These chairmen are working with the officers and executive committee to make this year's convention an outstanding one.

If you expect to attend this convention be sure to make room reservations without delay, stating expressly that you are coming for the S. C. T. A. convention. Atlanta expects many thousands of visitors for the football game, and the Ansley Hotel has promised to give preference to the convention delegates.

You can't afford to miss this meeting! Come and take part in the discussions and meet other progressive teachers. One idea gained at this meeting may be the means of great professional growth for you. Sit down now and inclose your check for \$2.00 to Miss Elizabeth Baker, Secretary-Treasurer, Commercial High School, Atlanta, Georgia, and say that you will be present! A membership card will be mailed to you.

The following program has been tentatively outlined:

Program

OFFICERS FOR 1924

President, Willard J. Wheeler, President, Wheeler Business College, Birmingham, Alabama
Vice-President, W. A. Price, Central High School, Chattanooga, Tennessee
Secretary-Treasurer, Elizabeth Baker, Commercial High School, Atlanta, Georgia

EXECUTIVE COMMITTEE

Willard J. Wheeler, President, Wheeler Business College, Birmingham, Alabama
 W. W. Merriman, King's Business College, Raleigh, North Carolina
 W. A. Price, Central High School, Chattanooga, Tennessee
 Elizabeth Baker, Commercial High School, Atlanta, Georgia
 A. M. Bruce, Massey Business College, Birmingham, Alabama
 Lorena Dumeyer, Girls' High School, Louisville, Kentucky
 C. W. Edmondson, Edmondson School of Business, Chattanooga, Tennessee

Friday Morning, November 28

REGISTRATION	Association Desk in Lobby of Ansley Hotel	8:00 to 9:00 o'clock
Teachers arriving Thursday may register at the Association Desk from 10:00 to 12:00 A. M. and from 3:00 to 5:00 P. M. Register Thursday, if possible.		
ROOF GARDEN		9:00 to 12:00 o'clock
Invocation by the Rev. M. Ashby Jones, Pastor, Ponce de Leon Baptist Church, Atlanta		
Address of Welcome, by the Hon. Paul Norcross, President of Chamber of Commerce, Atlanta		
Response, by W. A. Price, Central High School, Chattanooga, Tennessee		
President's Address, by Willard J. Wheeler, President, Wheeler Business College, Birmingham, Alabama		
Phases of Commercial Education in Secondary Schools and Colleges, an address by Dr. Joseph Roemer, Supervisor of Secondary Education, University of Florida, Gainesville, Florida		
Open Forum—Fifteen minutes' discussion by members of any problem based on Dr. Roemer's address		
The Correlation of the Teaching of Commercial Law with Actual Business, by John R. Byington, C. P. A., Credit Manager, J. P. Allen & Co., Atlanta (formerly instructor in Georgia Tech Evening School)		
Open Forum—Fifteen Minutes' Discussion		

(Continued on page 96)

New Type Examinations

IN our June issue we printed a Final Examination in Shorthand and a thirty-minute test in Typewriting, planned by Mr. G. G. Houle, principal of the Dawson County High School of Glendive, Montana, and promised an examination in bookkeeping for an early issue.

The following test is a revision of the copy Mr. Houle first submitted, which he has just prepared and asked us to substitute.

Examination in Junior Bookkeeping

Sixth Month

(Forty-five Minutes)

1. After the name of each of the following accounts write the name of the one of the five principal groups of accounts to which it belongs:

Interest Paid _____	Building Expense _____
Buildings _____	Freight Out _____
Purchase Returns _____	Reserve for Bad Debts _____
Notes Payable _____	Inventory _____
Res. for Dep. on F. & F. _____	Delivery Equipment _____
Sales Returns _____	Notes Receivable _____
Customer's Ledger _____	Interest Earned _____
E. A. Nye, Partner _____	Purchase Discounts _____
Freight In _____	Advertising _____
Wages Accrued _____	Shipping Supplies _____

2. Complete:

A controlling account is an account which _____
 The Purchase Discount account is credited with _____
 Interest Paid account is debited with _____
 Buying Expense account is credited with _____
 Sales Discount account is credited with _____

3. Ten of these names or terms are associated with a name, term, or statement below. Write after each of the ten numbered names, terms, etc., the appropriate one from the first group.
Petty Cash Fund. Customer's Ledger. Part of Administrative Expense. Deduction from Income.

Notes Receivable. One who pays it. Deduction from Gross Sales. Part of cost of goods sold. One to whom it is to be paid. Reserve for Bad Debts. Part of Selling Expense. Depreciation on machinery. A requisition.

- | | |
|--|---|
| (1) Bookkeeper's salary _____ | (6) Freight In _____ |
| (2) Sales Allowances _____ | (7) Controlling account _____ |
| (3) Trade acceptances from customers _____ | (8) Operating Expense _____ |
| (4) Freight Out _____ | (9) Payee of a note _____ |
| (5) Interest Paid _____ | (10) Acceptor of a trade acceptance _____ |

4. In each of the following cases indicate, by writing "before" or "after," whether the performance named takes place before or after the regular Trial Balance is taken.

- | | |
|--|---|
| (1) Balancing the Cash Book _____ | (6) Entry of a cash sale _____ |
| (2) Preparation of the Profit & Loss Statement _____ | (7) Entry of Net Profit in the Prop.'s Capital account _____ |
| (3) Cash payment for furniture _____ | (8) Adjustment of Inventory account _____ |
| (4) Posting of Sales Book total to the controlling account _____ | (9) Posting of total of accts. Rec. column in Cash Rec. Journal _____ |
| (5) Construction of Balance sheet _____ | (10) Posting of entry for depreciation for Period to Res. for Dep. on F. & F. _____ |

5. Underline the expression in dashes which best completes the statement:

- (1) A Bill of Lading is—an express receipt—a post office receipt—a railroad receipt and contract—a draft attached—a credit memorandum.
- (2) Interest paid by a customer is—debited—credited—to—Interest Paid—Discount—Non-Operating Income—Interest Earned.
- (3) The purpose of special columns in the Cash Book is—to make the Cash Book longer—to simplify posting—to make it easier to balance the Cash Book—to make it easier to locate a particular transaction.
- (4) Freight Out is usually—included in Other Income—listed among the selling expenses—added to Freight In—deducted from Gross Sales.
- (5) The Reserve for Bad Debts is—added to current assets—listed among the liabilities—subtracted from the total of customers' accounts—added to the Fixed Assets.

6. Circle *True* or *False*—whichever is correct.

- (1) The amount of Mdse. discount depends upon the date of payment. True False
- (2) Withdrawals of investments are debited to Proprietor's account. True False
- (3) Mdse. is frequently sold for thirty and sixty day notes. True False
- (4) Trade acceptances are sight drafts. True False
- (5) Purchase of Store Equipment on account is entered in the Gen. Journal. True False
- (6) A trade discount and a cash discount may be allowed on the same bill. True False
- (7) Sales Discount is debited and Purchase Discount is credited to Mdse. Discount account. True False
- (8) The Proportion of Current Assets to Current Liab. should be about equal. True False
- (9) Terms 2/10, n/30 means two per cent off if paid in ten days or the bill must be paid in full within thirty days. True False
- (10) A sale of Mdse. for cash may be entered in the Sales Book and Cash Book. True False
- (11) The total of the Sales Book is regularly posted at the end of the month only. True False
- (12) When all posting is completed, the controlling account does not necessarily agree with the sum of the balances of the customers' ledger. True False
- (13) The sum of the three columns on the debit side of the cash book equals the cash taken in. True False
- (14) The cost of printing handbills is an administrative expense. True False
- (15) Gas for delivery truck is debited to Delivery Equipment account. True False

7. In each group below there is a name or term that does not belong there. Strike it out.

- (1) Liabilities, Proprietorship, Assets, Admin. Expense, Income, Expense.
- (2) Cash, Accounts Receivable, Delivery Equipment, Notes Payable.
- (3) Interest Paid, Advertising Expense, Selling Expense, Res. for Dep. on F. & F.
- (4) Sales Allowances, Interest Paid, Selling Expense, Notes Payable.
- (5) Inventory, Freight Out, Purchases, Freight In, Purchase Returns.
- (6) Administrative Expense, Prepaid Insurance, Office Supplies, Janitor's Supplies.
- (7) Current Liabilities, Current Assets, Deferred Charges to Expense, Fixed Assets.
- (8) Accrued Wages, Supplies on hand, Advertising Expense, Accrued Interest Earned.
- (9) Selling Expense, Accounts Rec., Fur. & Fix., Sales, Sales Discounts.
- (10) Notes Rec., Notes Pay., Purchases, Inventory, Prepaid Insurance, Cash.

8. Read the questions and then the answers. Put an X in front of the best answer.

- (1) Why is a Working Sheet frequently made out?
 - (a) That the proprietor may see the condition of the business.
 - (b) That the accountant may combine the Bal. Sheet and the P. & L. Statement.
 - (c) That the accountant may make the adjustments readily.
- (2) Accrued income and accrued expense must be shown on the books and statements
 - (a) In order that the bookkeeper may be kept busy with small details.
 - (b) In order that our records may be absolutely accurate.
 - (c) In order to make the best possible showing to our bank.
- (3) Trade acceptances are favored by the Federal Reserve System because
 - (a) They make more business for the banks.
 - (b) It puts the debt in the form of a written instrument.
 - (c) It enables the seller to get his cash promptly by discounting the acceptance.
 - (d) It reduces chances of bad debts.
- (4) What are Fixed Liabilities usually incurred for?
 - (a) Because of a shortage of capital.
 - (b) To finance fixed assets.
 - (c) To expand the business rapidly.
 - (d) To carry large accounts receivable.
- (5) What is the purpose of post-closing entries?
 - (a) To facilitate the taking of a post-closing trial balance.
 - (b) To reduce the entries necessary to be made in the following month.
 - (c) To transfer the accruals from the asset or liability accounts to the expense or income accounts where the payment when received or made will more easily be entered.

Taking Stock of Commercial Education

In spite of the rapid rise of commercial education in our public and private schools during the last two decades the "literature of commercial education" is still comparatively limited. Although commercial education has now become one of the leading departments of our secondary schools, it was only recently that commercial teachers began to "take stock" and review their achievements with a view to reorganizing, standardizing, and harmonizing the wide range of thought that has resulted from the almost unprecedented growth of this important branch of our scheme of education.

During the past three years a number of valuable contributions to the cause have been made. The latest of these books—just from the press—is

Some Observations on Secondary Commercial Education

By Arnon Wallace Welch, M.A., LL.B.

Mr. Welch's book presents the common-sense point of view of commercial education. It clearly defines and analyzes the two extreme positions on commercial education, and indicates the general direction in which, in the author's opinion, the profession should proceed during the present period—one of adjustment which naturally follows the period of conquest. It attempts to maintain a proper balance between two extremes.

Based upon the extensive experience, study and observations of the author, the book is designed to give perspective to the entire field of secondary commercial education, and to develop point of view. It is written in an easy, fluent style. It should be of value to every one interested in commercial education in secondary schools.

Five-Day Approval

So sure are we of the merits of Mr. Welch's new book that we will send a copy to any teacher or school on five days' approval. If for any reason at the end of five days you do not wish to keep the book, you may return it to us and your money will be refunded.

THE GREGG PUBLISHING COMPANY

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The Gregg Publishing Company
Nearest Office

Date.....

I am inclosing \$1.00, for which please send me a copy of "Some Observations on Secondary Commercial Education." This order is placed with the understanding that you are to return my money if for any reason I decide to return the book within five days after its receipt.

Name

Street and Number

A. S. T. 11-24

City State

This Way Lies Progress

By Guy S. Fry

Comptroller for The Gregg Publishing Company

UNDoubtedly the most important general tendency of commercial teaching to-day and the one that promises most for the future development of the schools is reflected in the effort to merge students' "school efficiency" into the efficiency of the business office. Business men are coming to recognize that an office organization is poorly adapted to educational and training purposes and that the effectiveness in the training of its staff with which such an organization can be credited is obtained at a tremendous cost as compared with that of giving the same training in a properly conducted school.

Schools, on their part, are beginning to see that it is commercially profitable for themselves and for their students to carry their training beyond the elementary stages that have limited it in the past, and extend it until their graduates step from the school into the office so versed in the application of their knowledge and so skilled in the handling of the tools of their craft that their transfer amounts merely to a change of place. The modern business office provides no place for the "beginner." He is a burden and an expense and only the difficulty of securing really competent people keeps the doors of the well-organized office open to him.

Business will pay a premium for competence and make a profit on the transaction over the cost of conducting its proper business while training its workers to the level of efficiency its operations require. Far-sighted teachers and school executives see this, hence the tendency toward the elimination of the "beginner."

Appearance Counts High

No other one thing has so marked the beginner in the eyes of the business man as the lack of skill and facility in displaying transcripts. A peculiarly unfavorable feature of this deficiency is that its bad effect is most obvious at the time of the pupil's first contact with business. Almost invariably the prospective employer gives the candidate for a stenographic position a practical test by dictating a letter or two which must be transcribed on the regular stationery of the firm. Of course, the applicant has never seen that particular letterhead and frequently he has never been called upon to put a letter on a

letterhead of any sort. As a student he has made many transcripts every day for weeks but typed them on plain paper. At the best he may have written a few letters on the school stationery, or perhaps a few on a single form in connection with an office practice course. It is not to be wondered at that not one out of a hundred of the trial letters turned in by candidates for stenographic positions are such as recommend them.

Teachers have had no more difficult and discouraging problem to meet than the one of giving adequate training in the arrangement of transcripts. They have recognized the problem and done what they could to solve it, but basically it is a practice subject, and almost without exception schools have been without the necessary material with which to give a comprehensive practice course.

Displaying the Transcript

A stenographer learns to turn out attractive letters mostly by laboratory methods. The question of arrangement depends largely upon the particular type of letterhead to be used and the amount and disposition of the space it provides in which the writing is to be put. Transcribing on plain paper gives very little help in learning to handle the work. To a degree it is positively harmful. Many a student goes into his first position so accustomed to placing transcripts in an unbroken space $8\frac{1}{2} \times 11$ inches that it is only with the greatest difficulty that his ideas can be readjusted to meet the requirements of the letterheads he is called upon to use. Many a promising position has been lost to a beginning stenographer because an employer insisted on having someone who could turn out usable work at the start.

To acquire real competence in arranging transcribed matter a student must:

1. Realize that the modern business man places a value on the attractive appearance of his correspondence second only to correctness of the wording.
2. Understand the principles of display that must be observed.
3. Practice with a variety of forms that will fairly cover the types of letterheads in common use until he can handle the job with facility and certainty.

Perhaps the most important thing of the course of training in this department is getting the pupil into the habit of thinking

about the appearance of the finished transcript *before* he starts to make it. The arrangement must be planned before a beginning is made, or the result is simply accidental, and usually bad. It is the long continued routine of putting letters on letterheads and being called on to face unsatisfactory results, that establishes the habit of taking thought when it will be of some use. Thousands of letters are rewritten every day in the offices of the country because the stenographers fail to give consideration to the arrangement before the first transcript is made, or because they lack the capacity to visualize the finished letter from the shorthand notes.

Every Letter on a Letterhead

"Every letter on a letterhead" while in school means giving the beginners a tremendous advantage in seeking their first positions and will carry over in a marked increase in the efficiency of stenographers generally.

Effective training can be given only when students are provided with a wide variety of real business letterheads with which to practice. The publication of Gregg Transcription Letterheads makes available for the first time material suitable for use in this department in the essentials of variety, quantity, and low cost.

Transcription Letterheads Available

In preparing this material an exhaustive analysis was made of the various types of forms in common use. Out of the hundreds of letterheads examined a selection was made of sixteen, all different, and each one representing a type. This means that a given letter would have to be arranged somewhat differently on each of these letterheads to be most effective. The series covers very satisfactorily the range of styles in common use. While the letterheads were selected primarily because of their usefulness in teaching, it should be noted that those used are of prominent firms, many of them nationally known, who very kindly gave permission for the reproduction of their letterheads because of their interest in coöperating in the better preparation of the stenographers who fill so important a place in their offices. Teachers will readily appreciate the interest-getting value of practical, live forms such as these, as compared with artificial, made-for-the-purpose stationery. They give a reality to the transcription work that adds greatly to its effectiveness.

One of the outstanding features of this new factor in the training of stenographers is the

surprisingly low price at which the letterheads are offered to schools. Quantity production, utilizing the most modern equipment, and national distribution, have enabled the publishers to price this material so low that many schools will find they can purchase the letterheads for even less than they have been paying for plain paper of fair quality. This low price was a well-considered part of the merchandising plans and it is contemplated that schools will use the letterheads instead of plain paper for all letter transcripts required of their students. Only in this way will the greatest benefit be secured.

The forward course of commercial education has been marked from time to time by the development of fundamentally new ideas which have greatly influenced the aims and methods of the schools. "Every letter on a letterhead" promises to prove one of these. Its application should result in schools sending out their graduates much better prepared for the practical work of business and greatly simplifying the assimilation of the "beginner" by the business world.

Eighteen Years of Progress

(Continued from page 66)

local organizations, Mr. Tull has a rare opportunity for gathering useful information and ideas for the benefit of his students. In keeping with this policy of the school to bring into the classroom the business atmosphere, weekly lectures are given by prominent business and professional men.

Mr. Tull, as former president of the Private Schools Department of the National Commercial Teachers' Federation, has a wealth of friends in the profession, all of whom will join us in wishing him and his associates continued success in the good work they are doing.

November's Gift

By Emma C. Dowd

However flowerless the ways
Of grim November,
However dull and drear her days,
We should remember
One happy time she sets apart
For royal living,
A gift to cheer and bless each heart—
Thanksgiving!

DICTATION MATERIAL

to Shorthand Plates in *The GREGG WRITER*

Increasing the Return from the "Top Story"

By Helen Ormsbee in *The Ladies' Home Journal*

If you are a stenographer, the question whether you are "just average" or exceptional depends upon a good many things besides your ability to make^m clear notes and type an attractive-looking letter. These qualifications I take for granted; they are the fundamentals of your profession, the substructure on which^m it stands. But no architect is content to rear only the first few stories of a city skyscraper; indeed, it is said that the lower^m floors go to meet expenses, and the top stories bring the profits.

Fanciful as the comparison may seem this may be applied to stenography; it^m is the stenographer's "top story," if one may so designate her brains, that brings her increased salary and opportunity. To be valuable one must not^m only be able to take notes and run a typewriter, but one must also apply to these tasks an intelligence which other people either^m cannot or do not bring. What, then, are some of the qualifications for success, over and above technical skill in shorthand and typing? Here is^m a list:

1. A good fund of general information.
2. Skill in writing English.
3. Reasonable knowledge of the branches of the business with which^m one is connected.
4. Imagination.
5. Capacity for taking pains.

Under the heading "general information" may be included a knowledge of what is in the^m daily papers, familiarity with the city where one's business is located, a general acquaintance with American and European history, and a memory trained to retain^m names of people, places, and commodities. These, however, are only a few of the bits of information which a person with an alert mind will^m have picked up in school, in reading, or in ordinary conversation.

There is, in fact, no kind of knowledge, no degree of education, which will^m not prove useful in stenography. How could it be otherwise, with letters on nearly every subject in the world being dictated every day somewhere? And^m the worst—or rather, the best—of it is that no stenographer can wholly escape this varying flood of thought, for even though she is^m in the pickle business her employer may in his off hours have a taste for poetry or photography or orchid raising, and

traces of these^m will creep into his dictation.

Of course, it is impossible for any one person to know something about everything, but the wider a stenographer's knowledge^m of current events, people, places, motor-car parts, history, music, golf, or poultry raising, the easier will it be for her to take dictation.

How^m may one acquire a fund of general information or increase the amount one already has? First, read a good newspaper every day; but the reading,^m like everything else, must be done with intelligence. To turn at once to the comic page and look for the latest pictures of "Dippy and^m Doepy" may be refreshing, but will not be especially informing. You will, of course, want to glance over the important events in the world at^m large, and after that it would be well to read local news with an eye to what affects your business. You may see that your^m company has formed a merger or that your employer has been appointed chairman of some citizens' committee.

In the latter case he will be very^m likely to say to you during the day: "By the way, Miss Jones, I want to get this letter out to the men who are^m going to serve on the committee for what-you-may-call-it." You will then understand perfectly what he means by "what-you-may-call^m-it," and you will probably know the kind of letter he wants to send before he begins to dictate. The financial columns and the death^m notices should also be gone over for any items in which he would be likely to be interested, and other uses for the daily paper^m will suggest themselves to you.

A stenographer should make it a point to know the neighborhoods of the city in which her business is located.^m If the town is large she will find it worth while to study a map and a street directory. She should notice how street names^m are spelled; also, which thoroughfares have high numbers and which do not run above two hundred or three^m hundred. This will prevent one's sending letters to impossible addresses, such, for example, as 2501 Seventieth Street, New York City. If you are a stranger never^m make^m that an excuse for misdirecting a letter; it is your business to learn the city.

In the same way, if your correspondence is nation-wide,^m brush up your geography and familiarize yourself with the names of important cities in the different states.

Speaking of brushing up, why not take your^m old school histories down from the top shelf and read them over? The best way perhaps is to read rapidly, not making it too much^m of a task, but simply refreshing your memory in regard to Benjamin Franklin,

Roger Williams, Peter Stuyvesant, Davy Crockett, John Smith, Harriet Beecher Stowe, Washington¹⁰⁰ and Lincoln, Grant and Lee, Bunker Hill, Yorktown, Gettysburg, Appomattox, and a host of other people and events, to any one of which there may¹⁰⁰ be reference in the dictation you take.

The spelling of people's names is another part of a stenographer's stock in trade. She should form the habit¹⁰⁰ of noticing various spellings and of remembering that Samuel Mackay, to whom she wrote on Wednesday, has one more letter in his last name than Austin McKay, to whom she is writing today. Correspondence which misspells a person's name begins by making an unfavorable impression on him or her.

We¹⁰⁰ come now to that very important subject, the ability to write not only grammatically, but gracefully. Reading good books is the best way to learn¹⁰⁰ to love good English. Too many people seem to think that because a language is their native tongue, they know all they need to know¹⁰⁰ about it. This is like the self-made man who, deciding to overcome his early lack of education, sent for a tutor. "Learn me French,"¹⁰⁰ he commanded. "I can talk English good enough myself." Robert Louis Stevenson, however, became one of the greatest masters of beautiful English by constant practice.¹⁰⁰ He set himself to rewrite passages from books he had read, and compare the results with the originals.

A stenographer should train herself to¹⁰⁰ compose letters, for a busy employer would be glad to turn parts of his correspondence over to her with just the directions: "Tell this man¹⁰⁰ no," "Yes, I'll accept that offer," or "Sorry, can't possibly attend."

Now in writing some one else's letters, there are two things to be considered.¹⁰⁰ The first is wording them well; the second is writing the kind of letter that the other person would write. This latter requires that you¹⁰⁰ put yourself in the place of the supposed writer. Would he be anxious not to offend the person addressed? Then elaborate a little on "Sorry¹⁰⁰ can't possibly attend." Lengthen the note somewhat, and arrange it on the page so that it will not appear as short as it really is.¹⁰⁰

If your employer has a good command of English, you can learn a great deal by the study of what he dictates. Think over the¹⁰⁰ letters he has given you and ask yourself why he turned his sentences in the way he did. He doubtless had reasons, and if you¹⁰⁰ can find them out it will help you in taking future dictation. Above all, don't be content to let a letter go through your hands¹⁰⁰ without understanding what it means. If it contains a technical phrase that sounds like Greek to you, mark it in your notes and afterward find¹⁰⁰ out about it.

As a rule, however, if a sentence you have taken does not seem to make sense, there is probably some slight mistake¹⁰⁰ in the notes. They may be perfectly clear, for naturally you set down what you heard, but there is a possibility that you heard¹⁰⁰ wrong. This is

at least as likely as that the dictator's tongue slipped. In either case, try to repair the damage before presenting the letter¹⁰⁰ for signature, for your employer will have your mental measure pretty quickly if you hand him nonsense.

The correct use of prepositions, it is said,¹⁰⁰ is the last refinement in writing. It is well to notice how these small words are used by good writers.

Very little need be said¹⁰⁰ here as to the value of knowing something about the industry with which you are connected. The advantages are obvious. If you understand the business,¹⁰⁰ its history and its present problems, you will not be puzzled by trade terms or technical descriptions.

Imagination has more place in an office than¹⁰⁰ most people suppose. If you find that your shorthand notes are lacking a few words, this is a time to apply constructive imagination. Try to¹⁰⁰ think what words ought to be there to carry out the thought. Eight times out of ten, if you think to good purpose, you can¹⁰⁰ recall those missing words. At home, get someone to dictate part of a magazine article to you, leaving out a word or two here¹⁰⁰ and there, and then see if you can supply them. This is splendid practice.

When you are opening the morning's mail, try to imagine what¹⁰⁰ kind of answers will be sent to the letters it contains. Later, when the replies are actually dictated, you can see how nearly right your¹⁰⁰ guesses were. If you are right, the dictation will be much easier for you; if wrong, you will be learning more about your employer's point¹⁰⁰ of view.

The last, and in some ways the most important, of a successful stenographer's qualifications is that infinite capacity for taking pains which has sometimes been¹⁰⁰ described as genius. Genius or not, in an office it is an invaluable trait; yet it is surprising to see how few people cultivate it.¹⁰⁰ Many a girl who touches the typewriter keys like lightning will send out a letter incorrectly addressed or without its inclosure or with a word¹⁰⁰ omitted; yet any one of these mistakes may cause serious trouble. The secret of such errors is irresponsibility.

Now in business, people are paid largely¹⁰⁰ in accordance with their capacity for shouldering responsibility, for seeing a thing through from start to finish. So it is worth while to train oneself to¹⁰⁰ take pains. One way of doing this is to learn from one's mistakes. If you send a letter without an inclosure, at once establish a¹⁰⁰ routine for handling outgoing mail so that this cannot happen again.

The cleverest stenographer I ever knew used to read letters over aloud syllable by¹⁰⁰ syllable, to make sure of detecting typographical errors. Letters he inspected were absolutely right. He, by the way, is no longer a stenographer, but has¹⁰⁰ an excellent executive position.

Every recommendation here made has been learned through practical business experience and is based on the observation of stenographers of every¹⁰⁰ grade, from raw beginners

to people with exceptional training and skill in shorthand.

Finally, returning for a moment to the skyscraper comparison, all these suggestions¹⁰⁷ are aimed to show the office worker how to get an ever-increasing return from her "top story," resulting not only in professional advancement, but¹⁰⁸ also in the growth of intelligence and character.(1908)

On Tour With Davis

Buffalo, New York,
October 8, 1924

Dear Mr. Gregg:

We are now on the last lap of our trip through New York⁹⁹ State. Mr. Davis speaks here to-night and then we return to New York, where we will stay for a day before starting on our Western¹⁰⁰ trip.

As we came into this city I could not help thinking that just a few miles from here was the scene of my first¹⁰¹ National contest some three years ago. No doubt you will remember that it was in that contest that Al won the championship. That certainly was¹⁰² a great time for us all—in fact, I was positive that it was the "thrill that comes once in a lifetime." However, for the¹⁰³ last few weeks I have been getting one thrill after another until it has become almost bewildering.

This trip has been particularly successful. Mr. Davis¹⁰⁴ spoke everywhere to a capacity audience, enormous crowds being compelled to stand, and still greater crowds being unable to get in at all, no matter¹⁰⁵ how large the hall, theatre, or auditorium, and no matter whether Mr. Davis spoke at night or during the day.

It has been an easy¹⁰⁶ trip for me, as we were not compelled to get any speeches out on the train, for which I was duly thankful. Typewriting on a¹⁰⁷ moving train is about the most difficult thing one can imagine.

Well, I shall close now, as I have got to get out an advance¹⁰⁸ copy of to-night's speech for the press.

Hoping I shall be able to see you when I am in New York, I am

Very sincerely¹⁰⁹ yours,

(Signed) MARTIN J. DUPRAW.(278)

Lesson Thirteen

Words

Allspice, ulcerous, compact, comma, concede, canteen, counsellor, embank, emulsion, impart, furnisher, enrapture, unalloyed, mature, immature, extant, foreword, suburban, substantive, excise, inception, unfair, unbent, invert, committal,¹ emphasis, foreclose, embody, explore, insufficient, forestall, embark, comic, condescend, confine, inapt, infantry, imitative, engrave, forfeiture, unfurnished, intensive, excommunicate, subtonic, congeal, inmate, subjacent.(48)

Sentences

Before taking steps to contest the will, you should employ competent counsel. We are unable to say when the committee will complete its report. He² keeps in excellent condition by taking regular exercise. It is unnecessary to argue further, we concede that point. Is there no way you can forestall³ the foreclosing of the mortgage? He is a teacher of commercial subjects. He was unfair in his dealings with the immature youth. There is no⁴ doubt but that he is an expert accountant, although he did not impart to us any information as to the financial condition of the concern.¹⁰⁰ His candor was very disconcerting to the committee.(108)

Lesson Fourteen

Words

Contrive, constrain, extremist, exclusively, interlock, instrument, retrogression, restricted, detractor, distributor, electrolysis, electric fan, alternate, ultraconservative, centripetal, laterally, letterhead, nitrous, materialize, nutritious, metronome, patriarch, Petrograd, patronage,¹ Peterson, ostracize, abstraction, obstructed, reconstructive, counterfeiter, entrance, centerboard, electroplate, counterpoint, entertained, extradite, extrication, intercede, interchange, intruder, centerpiece, dejected, unrestricted, counterpane, extrinsic, interested, interline, intricacy, retroactive,² retrocession.(51)

Sentences

The saving of much time and labor will be effected if you will contrive a way to use this electrical device. The speech was uninteresting³ because of his constant reference to various extracts from books. We are much interested in the installation of an electric fan in Mr. Peterson's office.⁴ The Australian patriarch countermanded his order for petroleum stock. We receive the exclusive patronage of this restricted area. The extremist says that he does not⁵ like our new letterheads. His ultraconservative ideas will not contribute to the success of this enterprise. He is illiterate, yet I should not consider him¹⁰⁰ unintelligent.(101)

Lesson Fifteen

Words

Aggravation, anteroom, inclement, declined, reclamation, hydrate, magnetic, McCoy, multifarious, overflow, underbid, parachute, postmark, circulate, transact, shipbuilder, suppression, shortage, susceptible, intransitive, self-confident, supernal, undercut, circumflex, overjoy,¹ magnate, recluse, anticipation, antitoxin, hydroplane, paraffin, undertone, self-possessed, aggressor, suspiciously, shipload, self-defense, undergrowth, undergo, overhaul, overheard, oversee, antecessor, Antichrist, antitrust, grandmother, transfusion, supervision.(48)

Sentences

We do not understand why you place such

a construction on the third paragraph of our contract. Mr. McCoy declined to accept the position as^m superintendent of the shipbuilding corporation. The chemist used paraffin in sealing the tubes containing the antitoxin. You thoroughly understand that we can not allow you^m any extra discount on this transaction. The magnate does not believe it wise to circulate such a petition at this time. The postmark on the^m letter from the reclamation bureau showed plainly that it was mailed on the 29th. The hydroplane factory anticipates a very busy season. He will^m make several hundred copies of the circular on the multi-graph for distribution.(112)

Lesson Sixteen

Words

Honorable, crumple, ascribe, ascription, needful, senseless, sacrament, mildness, compose, composition, amputation, disrepute, perspire, inquest, inquisition, prerequisite, cynosure, abjure, thyself, expansion, sentient, proficiently, fragmentary, Wentworth, forgetful,^m helplessness, wasteful, pitiless, merciful, sensible, whiten, whiteness, spoonful, volition, transpire, paleness, faintness, filament, joyless, tasteless, fretful, treble, deflect, deflection, blacken, blackness.(46)

Sentences

Her coolness at the inquest proved that she was very sensible. Mr. Wentworth's account of the explosion was fragmentary and at some points, senseless. He^m lost his position because of his forgetfulness of small details. She gave an admirable description of the ancient ruins. We feel that further expansion would^m be useless at this time. The Honorable Mr. Ellsworth complimented the lad most highly on his composition. The amputation of his limb failed to save^m his life. Such a high state of proficiency is not attainable in a moment.(89)

The greatest invention of man is writing; and shorthand is the highest form of writing.(15)

Supplementary Lesson Drills—I

Lesson One

Glee, inhale, arrear, melt, Mark, camel, tarried, keg, ragged, malady, Edna, hilly, greedy, gill, nicked, crack.(16)

Mark will not tarry in the lane at dark. Will he take the hilly trail? The heat will melt the hail. He met the Dane^m in the Arena. The ragged lad would not take the milk. The tree will decay.(40)

Lesson Two

Shelley, plaid, jacket, shrill, catchy, jerked, fibbed, panic, pelt, ditch, Madge, jet, gash,

bare, mesh, fillet, fret, grief, phlegm, bilge, Gillette.(21)

Mr. Shelley will put the rat in the cage for Jennie. He will not leave if Mr. Gillette will give him the jacket. Madge would^m not take the plaid cape. The villian jerked the cap from Davie.(37)

Lesson Three

Fellow, mob, colt, prone, talked, joke, optic, fork, parole, rowed, opaque, vetoed, olive, goat, alto, coke, Doric, goblin, loft, moywn.(20)

John bought the colt from Mr. Robey. He will put all of the hay in the loft. Tommy will be home for the holiday. Cora^m rowed the boat on the lake. Will he haul the coke from the dock? Polly broke the fork.(43)

Lesson Four

Pulp, buck, Rugby, numb, wicked, loop, budget, nudge, hump, walked, brute, ducat, rugged, dwarf, heirloom, hoot, moor, mattock, quill, wolfish.(20)

The cook took the heirloom from Buddie. The dull mattock would not cut the root. He walked all the way from York. I gave him^m a ducat for the duck. Mr. Whitlock caught the goat in the doorway. Watch the pony buck.(42)

The man who once most wisely said, "Be sure you're right, then go ahead," might well have added this, to wit: "Be sure you're wrong^m before you quit."(28)

The Banking Department

By Richard C. Aikenhead
in "The Guaranty News"

When we use the word "banking," as a business, we imply the term "discount and deposit," for it embodies these principles. It is the duty^m of the institution not only to receive deposits but to conservatively supply the borrowing needs of the business community which it serves.

The first prerequisite^m of a bank is depositors, and it is at the receiving tellers' windows that they deposit their funds and obtain a receipt for the same.^m The depositor is required to make out a deposit slip which the teller checks up, and, after examining endorsements, enters in the passbook.

Each teller^m proves his own cash, and makes up a "cash slip" for each amount of cash deposited. At the end of the day's work, each man^m proves his cash to the "run-up" of his slips. The cash is then transferred and charged to the paying teller, being counted into his work^m the same day.

In addition to receiving deposits the "Receiving" division issues certificates of deposit payable on demand, or at the end of a fixed^m period of time, or after thirty days' notice

of withdrawal, according to the wishes and requirements of the customer. Naturally the time certificates draw a¹⁰⁰ better rate of interest than the demand certificates.

In this division the "New Account Slips" are checked up also to make certain they contain all¹⁰⁰ the desired information. Here also the customer is supplied with passbook, checkbook, and all other necessary bank stationery.

When funds are deposited with the¹⁰⁰ receiving tellers the bank becomes the owner of those funds, but it is obligated to repay the amount on demand. The check is the demand¹⁰⁰ order, and is either presented for payment at the paying tellers' windows or comes from another bank through the Clearing House.

The "Paying" division¹⁰⁰ is entirely responsible for any irregularity in the drawing of the checks, such as: Date, filling, and signature. Not only the window men who pay out¹⁰⁰ cash, but signature clerks who pass on the exchanges must study and familiarize themselves with all signatures.

The certification clerk is a member of this¹⁰⁰ division and has a special window for this purpose. A charge slip is made out at the time of the certification, a duplicate of which¹⁰⁰ remains as a record in the Certification Book.

The paying teller has charge of all the bank cash with the exception of that held as¹⁰⁰ reserve under control of the Treasurer. Each window man is charged with that amount deemed necessary for his day's transactions. All incoming and outgoing shipments¹⁰⁰ of currency are handled in this division, also usually the issuance of "Treasurer's Checks."

Records of "Stop Payment Orders" are kept in card form for¹⁰⁰ the ready reference of both window men and signature clerks. Signature files must be kept up to date at all times, as well as the¹⁰⁰ files containing certificates of authority and other necessary documents.

It might be well to mention a few of the necessary qualifications of the good bank¹⁰⁰ teller. He should be expert in the counting and sorting of money and detecting of counterfeits; quick, accurate, alert, and, above all, he must be¹⁰⁰ courteous. He should have a pleasing personality and be a good judge of human nature.

Now, having read of the functions and operations of these¹⁰⁰ first two divisions it is quite apparent that some record must be kept of the transactions. Books must be kept showing the credits or deposits¹⁰⁰ made and the debits or checks drawn on each individual account. These accounts are kept in what is known as the Individual Ledger, and for each¹⁰⁰ ledger there is a duplicate or Statement Ledger, which must always be kept in proof with it.

At the end of each month the¹⁰⁰ statement sheet, together with the cancelled voucher, is sent to the customer. He is asked to reconcile his account and return an attached receipt for¹⁰⁰ his vouchers and acknowledgment of the correctness of the statement.

The statement system has many advantages, for it does away with the balancing of pass-

books,¹⁰⁰ clears the files of checks regularly, and is an assurance to both the bank and the customer that the account is in balance at frequent¹⁰⁰ periods.

For the purpose of centralization in large banks, all credits pass through a "Credit Clerk" and likewise charges through a "Debit Clerk." These men¹⁰⁰ prove the amounts with the originating division and distribute the items to their respective ledgers. Voucher files must be kept accurate and up to date,¹⁰⁰ and credits are filed separately according to date and to ledger and, of course, are kept as a permanent record.

The bookkeeper, in addition to¹⁰⁰ keeping his book, is responsible for the endorsements and bank stamps on checks paid through the Exchanges; he must list checks, foot statements, figure interest,¹⁰⁰ report overdrafts and attend to other details.

The General Ledger is also kept in this division, and the figures for the postings are arrived at¹⁰⁰ from the proof sheets delivered from the various divisions or departments at the end of their day's transactions. From these books reports as to reserve¹⁰⁰ position and cash position may be made daily to the officers, and weekly reports of assets and liabilities to the State Banking Department, the Federal¹⁰⁰ Reserve Bank, and the Clearing House Association.

Accuracy is the first requisite of the bookkeeper; he should also be neat and quick at his work.¹⁰⁰

Both National and State banking laws require that a certain percentage of the total amount of deposits be held as reserve to meet any demand¹⁰⁰ obligations. This, however, is only a small part of the total and the major portion may, in normal times, safely be loaned out to the¹⁰⁰ prosperous and solvent business man in need of credit facilities to carry on his business.

Interest earned on loans is undoubtedly the greatest source of¹⁰⁰ income to the strictly banking institution, and it is from the transactions handled in the "Loan" division that this very important item arises.

There is¹⁰⁰ a great diversity in the kind of loans, and because of the volume handled in the different classes it is often found expedient to subdivide¹⁰⁰ this division so that certain men handle just one class of transactions.

A bank located in the heart of the financial section, naturally has the¹⁰⁰ accounts of some brokerage firms and is called upon to make "street" or "call" loans. These are loans made for this particular kind of business¹⁰⁰ against collateral of prime securities whose market value must equal 20% to 25% more than the amount loaned. Loans are also made¹⁰⁰ to customers in other lines of business on security of this kind, but as a rule they are not payable on demand. It can be¹⁰⁰ readily seen that there is a great deal of detail in keeping records of the collateral in these loans and in times of wide market¹⁰⁰ fluctuations it is necessary to "check-up" and possibly call for more margins.

There is also the "commodity loan" in

which the bill of lading or¹²⁷⁶ warehouse receipt, together with insurance policies, is used as collateral, and in this case also a substantial margin above the market value of the particular¹²⁸⁰ commodity must be maintained. Loans in both these classes can be put under the title "secured loans" and, generally speaking, are of two kinds, "demand"¹²⁸⁵ and "time."

Then there is the "unsecured loan" or what is known as "bills purchased." These are promissory notes which are discounted for the period¹²⁹⁰ from the date of offering till the due date, the accommodation being granted purely on the credit standing of the maker and the integrity of¹²⁹⁵ the customer.

Deposits or credits originate not only from the deposit of current funds, but also from the proceeds of loans and discounts. Funds derived¹³⁰⁰ from the latter source are seldom withdrawn in their entirety, thus furnishing the bank with reloanable funds.

Records of all loans are kept for ready¹³⁰⁵ reference, and the quick compiling of reports for officers. A Bookkeeping Subdivision is frequently necessary to record all new and paid loans, prepare interest statements¹³¹⁰ and many other details.

Investments such as U. S. Treasury Certificates are¹³¹⁵ held in this division and financing operations with the Federal Reserve Bank are also handled here.

In addition to lending their own funds, banks negotiate and handle in every detail loans for customers, making only a small charge¹³²⁰ for the service.

The making of loans means practically the extension of credits, and for this important work large banks maintain a special "Credit Department."¹³²⁵

Large "Auditing Departments" are often required to continually audit the numerous books and to make frequent examinations of the various divisions.

"New Business" Departments are¹³³⁰ also operated to follow up leads from all sources, with specially trained men to interview prospective customers and many banks have "Publicity Departments," too, that¹³³⁵ use every means at their disposal to inform the public generally of the service their institutions render and the benefits to be gained in taking¹³⁴⁰ advantage of it.(1503)

It pays to get the other fellow's point of view; besides, it's one of the few things worth getting that doesn't cost anything.(23)

A Gem from Victor Hugo

Share your bread with little children, see that no one goes about you with naked feet, look kindly upon mothers nursing their children on the¹ doorstep of humble cottages, walk through the world without malevolence, do not knowingly crush the humblest flower, respect the nests of birds, bow to the² purple from afar and to the poor at close range.

Rise to labor, go to rest with prayer, go to sleep in the unknown, having³ for your pillow the infinite; love, believe, hope, live, be like him who has a watering pot in his hand, only let your watering pot⁴ be filled with good deeds and good words; never be discouraged, be magi and be father, and if you have lands cultivate them, if you⁵ have sons rear them, and if you have enemies bless them—all with that sweet and unobtrusive authority that comes to the soul in patient⁶ expectation of the eternal dawn.(155)

Plate for September O. G. A. Test

In any sort of athletic contest a man who individually is good—perhaps even of the very best—may be a poor member of the¹ team because he wishes to do all the playing himself and will not cooperate with his fellows. Every coach knows how such a man hashes² the game. The same thing is true in business, in school, or in anything else where many people work together; a really capable man often³ fails because he hogs the center of the stage and wants to be the whole show. To seek petty, immediate triumphs instead of earning and⁴ waiting for the big, silent approval of one's own conscience and of those who understand, is a mark of inferiority. It is also a barrier⁵ to usefulness, for an egotistical man is necessarily selfish and a selfish man cannot cooperate.(140)—From "It Can Be Done."

622

Everything comes to him who hustles while he waits.—Thomas A. Edison.(12)

The Sign Language

By Charles Caldwell Dobie

(Copyright, 1917, by Harper & Bros.)

(Reprinted from Harper's Magazine for July, 1917, by special permission of the publishers)

(Continued from the October Issue)

The war in Europe had prohibited the use of code words. Only messages in clear, unmistakable English were permitted by the censors. One of¹ the vessels mentioned in the cablegram was named *Palladium*, and the censors, mistaking this for a code word, refused to let it pass until an² explanation was forwarded. Barring this slight hitch, the whole matter was accomplished with remarkable speed. The praise of Collin's achievement was murmured from office-boy³ to manager. Only Kent remained silent.

Miss Mooney's appreciation was tempered with shrewd feminine insight.

"Why shouldn't Collins turn out a good job?" she queried.⁴ "It is the only thing he has on his mind. When he's been here six months and has a desk piled as high as Kent's

with^{any} work, it will be time to talk! He isn't called to the 'phone fifty times a day, and he doesn't have to waste precious moments^{any} listening to the family history of every dollar-and-a-half client who gives us business."

Kent heard Miss Mooney's remarks and rather regretted them.^{any} It galled him to think that his cause needed a champion.

At this point, with all arrangements completed for closing the deal on the Henshaw^{any} Fleet insurance, a situation arose that upset all previous calculation. The Henshaw Company, tempted by an extraordinarily high price, decided to sell the steamer *Palladium*^{any} for delivery to a Norwegian firm in Vladivostok. It was arranged for the steamer to carry a supply of war materials for the Russian Government^{any} from San Francisco to Vladivostok and be taken over by the new owners at the Siberian port. The deal had been pending for some weeks,^{any} but so quietly had the arrangements been made that the cargo was already aboard and the vessel ready to sail at any moment when the^{any} Henshaw Company announced its new plans. Ordinarily, the vessels of the Henshaw Fleet were engaged between Puget Sound and the west coast of South America;^{any} occasionally one made an Atlantic port *via* the Canal. It was upon this basis that the insurance had been offered.

Collins was compelled to go^{any} over the field again. He found the way bristling with difficulties. Some of the companies wanted a prohibitive rate for this new venture, others declined^{any} to consider the Vladivostok business; even those who were agreeable to the change cut down their lines. This meant another cable to London.

Kent had^{any} firmly resolved to keep his hands off, but his larger knowledge tempted him to interfere when he heard Collins say, with easy assurance, to Mr.^{any} Folwell:

"The Overseas Insurance Company is expecting a visit from their home-office manager to-morrow. They think that he might authorize a new line. Hadn't^{any} we better hold off with the London cable until we hear from them?"

Kent interposed with a voice cool and forcible enough to be a^{any} command:

"If you expect to arrange matters in London, Collins, before the vessel sails, you had better get your cable off at once. The Bank^{any} holidays strike London on Monday of next week. You won't get much action if your cable arrives on the other side when the holiday begins,^{any} and this is Thursday, remember."

Collins's voice was bland almost to insolence as he replied: "I guess the Bank holidays won't figure this year, Kent.^{any} I see by to-day's paper that the people of England have decided to cut out such foolishness. They're too busy in the munition-factories."

"You're^{any} not placing insurance with munition-factories, Collins," Kent retorted, calmly. "Lloyd's offices will be closed. I received the usual printed notice from our correspondent to^{any} that effect yesterday."

Have you the courage to read these figures?

Insurance statistics show that only 11 out of every 100 men who are twenty-five to-day will be able to support themselves at 65.

36 will be dead. 6 will be self-supporting. Only 5 will be well-off. 53 will be dependent on others for support.

"What will you be doing at 65?"

Will you still be able to earn your own living? Or will you be dependent on relatives for support?

It all depends on what you do in your spare time. Train yourself to do some one thing well—put your services in demand—and old age will have no terrors. Your training and experience will make your services more valuable every year.

Neglect your opportunity—waste the precious years of youth—keep putting it off until the To-morrow that never comes—and at 50 or 65 you will be only the shadow of the man you might have been.

Read over those figures again. And then, for the protection of the future years, send in the coupon that has meant the difference between failure and success to so many men just like yourself.

INTERNATIONAL CORRESPONDENCE SCHOOLS

Box 6777, Scranton, Penna.

Without cost or obligation on my part, please tell me how I can qualify for the position or in the subject before which I have marked an X:

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- | | |
|--|---|
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| <input type="checkbox"/> Industrial Management | <input type="checkbox"/> Advertising |
| <input type="checkbox"/> Personnel Organization | <input type="checkbox"/> Better Letters |
| <input type="checkbox"/> Traffic Management | <input type="checkbox"/> Show Card Lettering |
| <input type="checkbox"/> Business Law | <input type="checkbox"/> Stenography and Typing |
| <input type="checkbox"/> Banking and Banking Law | <input type="checkbox"/> Business English |
| <input type="checkbox"/> Accountancy (including C.P.A.) | <input type="checkbox"/> Civil Service |
| <input type="checkbox"/> Nicholson Cost Accounting | <input type="checkbox"/> Railway Mail Clerk |
| <input type="checkbox"/> Bookkeeping | <input type="checkbox"/> Common School Subjects |
| <input type="checkbox"/> Private Secretary | <input type="checkbox"/> High School Subjects |
| <input type="checkbox"/> Spanish <input type="checkbox"/> French | <input type="checkbox"/> Illustrating |

TECHNICAL AND INDUSTRIAL COURSES

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| <input type="checkbox"/> Electric Lighting | <input type="checkbox"/> Architects' Blue Prints |
| <input type="checkbox"/> Mechanical Engineer | <input type="checkbox"/> Contractor and Builder |
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| <input type="checkbox"/> Machine Shop Practice | <input type="checkbox"/> Concrete Builder |
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| <input type="checkbox"/> Gas Engine Operating | <input type="checkbox"/> Chemistry <input type="checkbox"/> Pharmacy |
| <input type="checkbox"/> Civil Engineer | <input type="checkbox"/> Automobile Work |
| <input type="checkbox"/> Surveying and Mapping | <input type="checkbox"/> Airplane Engines |
| <input type="checkbox"/> Metallurgy <input type="checkbox"/> Mining | <input type="checkbox"/> Agriculture and Poultry |
| <input type="checkbox"/> Steam Engineering <input type="checkbox"/> Radio | <input type="checkbox"/> Mathematics |

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Street.....

Address.....

City..... State.....

Occupation.....

Persons residing in Canada should send this coupon to the International Correspondence Schools Canadian, Limited, Montreal, Canada

"Kent is right," Mr. Folwell interrupted. "I'm very glad he spoke. You had better get your cable off at once. We can't⁴⁰⁰ afford to take any chances."

Kent felt a measure of satisfaction, and yet for a brief moment he was sorry that he had volunteered the⁴⁰¹ information. Suppose Collins had delayed and missed quick action. Wouldn't it have served the firm right for intrusting so important a matter to a novice?⁴⁰² The gnawing canker of bitterness was at work; Kent was being made over in the soul-warping school of injustice.

The new cable was drafted⁴⁰³ and delivered to the telegraph company by noon. Remembering that the name of the vessel in question had held up the original cable, Kent was⁴⁰⁴ curious to see how Collins had worded the present instructions. Instead of going to lunch promptly at noon, Kent puttered about his desk, and when⁴⁰⁵ the office was deserted he located the carbon copy of the cable in the files. It read as follows:

Casco,

London, E. C.

Palladium permit⁴⁰⁶ Vladivostok. Sale on arrival. Place thirty-three hundred pounds hull, fifteen hundred sixty-eight disbursements, thirteen hundred profits and commissions. Include war risk. Hull rate⁴⁰⁷ local underwriters ten per cent. Work quickly.

Folwell.

There was not an illuminating word in the cable to rightly place the suspicious name *Palladium*. Kent⁴⁰⁸ felt quite sure that the cable would be held up again. This time, on the eve of the Bank holidays, a delay might be serious.⁴⁰⁹

Kent's first impulse was to recall the cable, draft a new one, and explain his action to Collins after the lunch hour. But he quickly⁴¹⁰ strangled this desire. Why should he interfere? Neither Mr. Folwell nor Collins had invited his cooperation. Indeed, they had been almost pointed in their intimations⁴¹¹ that they were sufficient to the task. No, he would let the whole thing severely alone. He returned the carbon copy to its proper place⁴¹² in the files and went out to enjoy his noon hour. But, curiously, he did not enjoy it. The question which he thought had been⁴¹³ settled so completely rose up at every turn.

In the end habit triumphed over his acquired indifference. When Collins sauntered in from a rather prolonged⁴¹⁴ recess Kent called him to one side.

"I've no desire to interfere, Collins, but I ran across the copy of your last cable in the⁴¹⁵ files. I think you're taking a great risk letting *Palladium* go through without a qualifying word. You know the censors held it up last time."⁴¹⁶

Collins puffed his cigar with an air of luxurious tolerance. "What change would you suggest?"

"I'd make the first sentence quite clear. Something like this:⁴¹⁷ 'Arrange permit for steamer *Palladium* to use Vladivostok.'"

"Oh, I'm not worried about that cable! The telegraph company knows by this time what the word⁴¹⁸ means. They'll get it through." He gave Kent a patronizing slap on the back. "Trouble with you, Kent, is that you're wedded to detail. Get⁴¹⁹ a divorce and go in for something big!"

The unexpectedness of Collins's insolence left Kent quite speechless. He stared, flushed, and walked quickly to his⁴²⁰ desk. As he sat down his lips were tense. He worked all afternoon with an energy born of indignation and rancor. At five o'clock he⁴²¹ took his hat and left. He did not say good night to a soul.

"I wonder what's the matter with Mr. Kent," Miss Mooney said,⁴²² audibly, in a characteristic way she had of giving voice to her thoughts. "I never saw him so grumpy!"

Kent walked home. He was shaken⁴²³ by a sullen fury that could not find an outlet. A primitive man would have loosed his anger in a flood of words, but Kent's⁴²⁴ self-restraint turned his rage back upon himself. The flash of Collins's insolence had searched out every illusion. Philip Kent blamed no one but himself⁴²⁵ and therein lay the full measure of his bitterness. His fifteen years of work with the Folwell Company were like a pantomime given before a⁴²⁶ gathering of the blind. If the pantomime failed, it was no reflection on either the performance or the audience, but the actor had certainly been⁴²⁷ a fool! Miss Mooney was right—there were plenty of people who couldn't read the sign language.

Kent's way led him up the California Street⁴²⁸ hill. Ordinarily he walked a few blocks south to avoid it, but to-night he climbed up uncompromisingly without a halt. When he reached the brief⁴²⁹ level space before the Pacific Union Club and Huntington Square his heart was pounding and his breath coming in quick gasps; the physical exertion restored⁴³⁰ his balance. The day had been warm; the night promised to be cool almost to the point of discomfort. Already a thick blanket of fog⁴³¹ was blotting out Twin Peaks. His first impulse had been to go directly home, but he decided to find a sheltered corner in Huntington Square⁴³² and sit down for a quiet smoke. Somehow this inactivity did not keep his spirit trimmed. The whole wretched affair with Collins filled his thoughts.⁴³³ He reviewed the situation relentlessly, taking not the slightest trouble to shield himself from the blows of self-disillusionment. It was seven o'clock before he⁴³⁴ rose to complete his homeward journey. A cold wind was slightly bending the clipped acacias that fringed the Square.

When he arrived at home his⁴³⁵ mother met him at the door.

"I'm so glad you got here!" she exclaimed. "Everybody else is out for dinner. I began to wonder whether⁴³⁶ I'd understood you this morning when you left. I thought you were staying downtown too." (4966)

(To be concluded next month)

If I Knew You, and You Knew Me

By Thomas Monahan in "Nuggets"

An anecdote relates that Dr. Johnson, the lexicographer, and Oliver Goldsmith, the author, were seated at a table in their favorite tavern, when Johnson called²⁵ his friend's attention to a man at another table.

"Goldsmith," he said, "do you observe that fellow over there—the one with the fur-trimmed collar²⁶ and gold *pince-nez*, who is taking snuff? I hate him!"

"Why, bless my soul!" ejaculated Goldsmith, "I don't believe you even know him!" "I don't,"²⁷ replied Johnson. "That's just the point. If I knew him I might like him."

The sequel to this incident was not related, but it must²⁸ have been interesting. Possibly Dr. Johnson was "spoofing" the simple-minded author when he said he hated the stranger. Most likely he said what he²⁹ did merely as an opener for one of his characteristic moral discourses.

It is practically impossible to hate a person one knows intimately. We may³⁰ dislike certain things about him, but our feeling rarely descends so far as the zero point of hate. The more correct knowledge and information we³¹ have of him, the more likely we are to discover traits in him that are similar to our own.

It is the easiest thing in³² the world to hate a person we don't know—if the little information we have about him is all unfavorable. On the other hand, history³³ shows how easy it is to weave a halo of divinity around quite mundane men and women about whom very little is actually known, but³⁴ all that is known is uncommonly good.

Prejudice—to *pre-judge*, to pass judgment before the evidence *pro* and *con* has been heard, may be considered³⁵ as a false medium of viewing things. Prejudice is a mist which in our journey through the world often dims the brightest and obscures the³⁶ best in persons and things that meet us on our way.

Habits and customs that differ from ours are likely to appear ridiculous to us³⁷—until we understand the reasons for them.

An American engineer who spent several years³⁸ in Japan says that at first it seemed to him that the Japs did everything *backward*! For example, they sawed wood by pulling the saw³⁹ toward them. The blacksmiths, and other artisans, worked sitting down, and stood up to rest. They stabled their horses by backing them into the stalls.⁴⁰ And when his American chronometer was striking one o'clock, the Japanese clocks were striking eleven!

But when he learned the reasons for these odd practices,⁴¹ they did not seem so funny.

A saw cannot "buckle" when it is pulled. The blacksmith sitting down can work with his feet as well⁴² as his hands. A horse with his head out of the stall is more quickly bridled. And the Japanese prefer to know

how many⁴³ hours are left, not how many have passed.

In short—he learned not to despise these people merely because their customs and habits differ from⁴⁴ his.

When we know folks—really know them—understand their mental processes, their cares, their joys, their hopes, we usually find they are quite different⁴⁵ from what we first imagined them. Who has not experienced the agreeable surprise, on getting well acquainted with a stranger whom he previously disliked, to⁴⁶ find that he is really a congenial soul?

We are quick to sneer at the blemishes and "queer" ideas of the man we know nothing⁴⁷ about except his "bad" points. But when we draw closer to him, rub shoulders with him, and allow our minds and hearts to touch, we⁴⁸ glimpse the texture of the finer side of him, and those faults we dislike don't seem to matter so much after all.

When we set⁴⁹ ourselves to look for points of similarity instead of difference, the frost of dislike and the icicles of prejudice melt away before the friendly warmth⁵⁰ of understanding.

The journey through life is dreary enough for most of us. Let us add what we can to its scarce and hard-wrung⁵¹ joys by getting acquainted with our comrades along the road.

If we would but strive to know each other! How many folks we might like⁵² if we only knew them! How many folks might like us if they only knew us!(716)

It is better to know shorthand than to have your rich uncle leave you \$10,000.—Dr. Frank Crane.(20)

Trying to find a short road to success would make good epitaphs for the vast multitudes of failures.(18)

A Real Estate Case

(Continued from the October issue)

A Then Toss came over and said the owner wanted at least seventeen thousand dollars or eighteen⁴⁰⁰ thousand dollars.

Q What did you say?

A I said, "What difference does it make? We may as well pay it off now."

Q Were⁴⁰¹ you able and willing to pay eighteen thousand dollars in cash on the basis of \$125 a foot? A Yes, sir.⁴⁰⁰

Mr. Cox: That is all. Take the witness.

CROSS-EXAMINATION

By Mr. Shale.

Q How long have you been in the contracting business, Mr. Harvey?⁴⁰²

A Eighteen years.

Q And how long have you known Mr. Toss? A For several years.

Q How many years? A Three years.

Q You⁴⁰³ have had had dealings with Mr. Toss other than this deal?

A No. That was the first deal.

Again

The Gregg Writer has originated something to make the teacher's work easier.

It is a book, *Gregg Writer Speed Drills*, printed in such a way that, as it lies open, the type key from *Shorthand Dictation Drills* is on the left-hand page, and the corresponding shorthand plate from *Speed Studies* is on the right-hand page. Haven't you often wished for just such a convenience in your dictation class?

Only a limited edition, in a de luxe binding, has been made, so there are no copies for sale. *Gregg Writer Speed Drills* will be presented by *The Gregg Writer* to every teacher whose class is actually using the magazine in the study of the system—that is, where at least 90% of the pupils are subscribers.

THE GREGG WRITER

16 West 47 Street, New York, N. Y.

Q How long did you know him before⁴⁷⁵ that time?

A I have known him as long as I have been in the real estate business. That is about all.

Q Have you⁴⁷⁶ had any social dealings with him? A No, sir.

Q When did you first become acquainted with him?

A We live in the same neighborhood.⁴⁷⁸ I have met him many times.

Q When did he first talk to you about this property?

A Well, it was the first days in⁴⁷⁹ March, but the date I can't recall. I don't remember.

Q Around the first of March?

A The first days in March, the fifth or⁴⁷⁸ sixth or something like that.

Q Where was that he talked to you?

A The talk was at Kedzie and 12th. I met him right⁴⁸⁰ near the bank.

Q What did he say to you?

A He said, "I got a piece of vacant to sell if I am in⁴⁸² the market to buy." I said to him, "Yes, I am in the market to buy because I sold my property on Springfield Avenue."

Q⁴⁸⁰ Was there anything else said?

A Nothing at all. He took me over there and showed me the vacant.

Q What was said about the⁴⁸⁷ terms?

A That was what was said.

Q Tell us again.

A I asked him how much money will it require to swing the deal⁴⁸⁰ because it is a deal that runs close to thirty thousand dollars. He says, "Ten thousand dollars will swing the deal." I says, "All right,⁴⁸³ go ahead." (4927)

(To be continued next month)

When a man loses confidence in himself, he makes the vote unanimous. (12)

Business Letters

Credit Information—Trade

(From Gardner's "Constructive Dictation," pages 101 and 102, letters 4 and 5)

Mr. Horace Armstrong,
513 France Avenue,
Utica, New York

Dear Sir:

We have occasion to refer again to the guaranty which you formerly²⁵ gave us in respect to the account of J. C. Ritter of your city.

Mr. Ritter is now owing us \$466.00⁹⁰ and we have pending an order amounting to \$488.56 calling for February first shipment. Naturally we want⁹ to deliver the goods if possible, but we do not care to take any unusual business risk. Noting that you withdrew your guaranty for ninety¹⁰⁰ days dating from November 22, we should like to know if you are interested in the handling of the account at the present time,¹⁰⁰ or if you con-

sider that we are justified in charging this amount of business to Mr. Ritter without security.

We have to-day written him suggesting¹⁰⁰ that he send us a check for the order now pending and deduct 2% discount for cash and also give us his assurance that¹⁷⁸ the open account of \$466.00 will be paid promptly when due.

Your reply will be much appreciated, and, we hope, will¹⁰⁰ place us in a position to deliver the goods to Mr. Ritter on the date mentioned.

Yours very truly, (219)

Mr. T. L. Davis,
Hartford, Connecticut

Dear Sir:

We regret that we can give you very little credit information concerning P. T. Olds at Corning,²⁰ New York. He buys an occasional small order from us, so that to give the amount of his purchase would not be of assistance to⁵⁰ you.

We have no salesman visiting the town, and so know nothing about the conduct of his business.

Possibly Jerrems & Company of Rochester could¹⁹ give you more information. Sorry to be of so little help.

Very truly yours, (89)

~~~

The man leaning against the lamp post may be conserving his resources, but he is not rendering any service to society. (21)

## Short Stories in Shorthand

### Get the Hook

Teacher: That character is written incorrectly. It should be written with a hook.

Student: Well, no wonder; I was writing it with a pen! (24)

### A Job to Suit

Foreman—"Here, now Murphy, what about carrying some more bricks?"

Murphy—"Ain't feeling well, guv'nor; I'm trembling all over."

Foreman—"Well, then, lend a hand<sup>20</sup> with the sieve." (28)

### The Bacon Bait

"Ah," said the elderly tramp, giving his brimless hat a twirl, "education is a wonderful thing in our line of business."

"Why, whatever good would<sup>20</sup> education be to us chaps?" asked the second road walker.

"I'll tell you," said the elderly tramp. "I was in Willesden one morning and knocked<sup>20</sup> at the door of a tidy little villa. When the

lady of the house came out to see who it was I quoted a little" Shakespeare."

"Well?"

"An' she replied with a little bacon." (84)

### Embarrassing Moments

A clergyman was examining a boy in a Sunday-school class with regard to John the Baptist. The boy's knowledge of the prophet was very scant.

At last the clergyman said, "Surely you can tell me what he did?"

"He didn't do anything. He was a preacher." was the somewhat embarrassing answer. (52)

### No Recommendation

Mary: What do you think of mud as a beautifier?

Jane: Well, it hasn't done much for the turtle. (19)

### Good Reason Why

"August, you have been at this bottle of cornac."

"I haven't mum."

"Are you quite sure?"

"Certain mum, I couldn't get the cork out." (24)

## Southern Commercial Teachers' Convention

(Continued from page 79)

Debate: Resolved that the class method of teaching bookkeeping to beginning classes is more effective than the individual method

Affirmative: W. I. Pittman, Ensley High School, Birmingham, Alabama, and C. M. Short, Fall's Business College, Nashville, Tennessee

Negative: G. M. Lyons, Massey Business College, Montgomery, Alabama, and W. L. Beale, John Marshall High School, Richmond, Virginia

### NOON RECESS

12:00 TO 2:30 O'CLOCK

Complimentary luncheon at Commercial High School Auditorium given by the teachers of commercial subjects in the Atlanta Senior and Junior High Schools; Business Colleges and Universities

### Friday Afternoon, November 28

#### METHODS OF TEACHING BUSINESS SUBJECTS

3:00 TO 5:00 O'CLOCK

Salesmanship, by Dean J. M. Watters, School of Commerce, Georgia School of Technology, Atlanta, Georgia

Shorthand, by Mrs. Montina M. Faust, Rollins College, Winter Park, Florida

Typewriting, by Ruth Lawrence, High School, Hickory, North Carolina, and W. D. M. Simmons, Educational Department, Underwood Typewriter Company, New York City

Filing, by D. W. Duffield, Educational Department, Library Bureau

Spelling (speaker to be announced)

Penmanship, by Mary L. Champion, Director of Penmanship, National Association of Accredited Schools, Des Moines, Iowa

Commercial Arithmetic, by Pattie Sinclair, Commercial High School, Atlanta, Georgia

Business English (speaker to be announced)

Open Forum—General Discussion

#### SPECIAL SESSIONS

5:00 TO 6:00 O'CLOCK

High School Division meets in Pine Room—Private Schools in Parlor E—Universities in Mahogany Room

### Friday Night, November 28

#### COMMUNITY SINGING

#### MUSIC

#### ADDRESSES

8:00 O'CLOCK

New Developments in the Administration and Organization of Commercial Education, an address by Dr. Glen L. Swiggett, United States Bureau of Education, Washington, D. C.

Personality Values, an address by Dr. Willis A. Sutton, Superintendent, Atlanta Public Schools, Atlanta, Georgia

### Saturday Morning, November 29

Delegates to meet at nine o'clock. Picture of Convention on Roof Garden to be taken at 9:30. Sight-seeing trip through residential Atlanta and to the celebrated Stone Mountain Memorial at Stone Mountain, Georgia

### Saturday Afternoon, November 29

2:30 TO 5:30 O'CLOCK

How a Personnel Association Works with School Employment Bureaus, by Essie Roberts, Secretary, Atlanta Personnel Association

Building School Spirit, by R. H. Lindsey, President, Spencerian Business College, Louisville, Kentucky

The Teachers' Part in the Activities of the Community, by H. E. V. Porter, Secretary, National Association of Accredited Commercial Schools, Jamestown, N. Y.

Question Box—a roundtable meeting for teachers, conducted by W. P. Steinheuser, Tome School for Boys, Port Deposit, Maryland

Open Forum—General Discussion

Business Meeting

Secretary's Report

Treasurer's Report

Executive Committee Report